

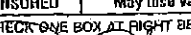
# CLIENT AGREEMENTS



**Security interest in property.** As security for the payment of its liabilities and obligations assigned may have to Nigerian Koperasi, now or in the future it understands that Nigerian Koperasi shall retain and security interest in all monies and property at the undisputed of as much as

Morgan Keegan & Company, Inc.  
Morgan Keegan Tower  
Fifty Front Street  
Baltimore, Maryland

[illegible]

MUST CHECK ONE BOX AT RIGHT BEFORE SIGNATURE <input checked="" type="checkbox"/> CASH <input type="checkbox"/> LOAN		See Account Agreement Risk of Loss Disclosures
Signature: 	Date: 11-20-01	
Signature:	Date:	
Signature:	Date:	

15. **Default of exchange.** Morgan Keegan shall not be liable to the undersigned for any default by a market or exchange on which the undersigned may have acquired a position. The undersigned understands that exchanges may change terms, rules and procedures which may affect markets adversely; the exchange may also default on a duty to pay its obligation or may be unable to take or make delivery of positions traded thereon.

16. **Limits on transactions.** Morgan Keegan may limit the number of securities, options or contracts related thereto which it will place, buy, sell or hold for the account of the undersigned and reserves the right to cease accepting orders for additional securities, options or contracts related thereto from the undersigned at any time.

17. **Morgan Keegan's recommendations as opinions.** Morgan Keegan's recommendations are recognized by the undersigned as opinions since such suggestions may deal with future developments that cannot be predicted with certainty, and Morgan Keegan is under no obligation to keep the undersigned abreast of developments in the market concerning securities, options or contracts related thereto, and the undersigned shall be responsible for remaining informed of these developments.

18. **Inconsistent recommendations possible; trades create commissions.** Morgan Keegan may from time to time make recommendations concerning the advisability of buying, selling or holding securities, options or contracts relating thereto, or employing a trading method or program. The market activities of Morgan Keegan or any of its officers, directors, employees, customers or shareholders may be inconsistent with the recommendations of Morgan Keegan to the undersigned. Morgan Keegan is in the business of providing securities account services, many of which result in the generation of brokerage commissions. If the undersigned elects to follow a trading program, such a program may result in a higher number of trades being made and a resulting greater amount of commissions being generated in the undersigned's account.

19. **Commissions, fees and charges.** The undersigned agrees that commissions and fees will be charged to the account in accordance with Morgan Keegan policy. Commissions and fees amounts may be charged from time to time by Morgan Keegan without notice to the undersigned. Such fees may include but not be limited to a service charge in the event any account produces no commission revenue in a calendar year and a service charge for accounts transferred to other firms. The undersigned agrees that in the event payment is not made by settlement date for securities purchased in a cash account of the undersigned, to the extent provided by law, a late charge may be imposed of the maximum rate of interest set forth in the Statement of Credit Terms from the settlement date to the date of payment.

20. **Permission to obtain credit reports.** The undersigned authorizes Morgan Keegan to obtain information concerning credit and business conduct of the undersigned as Morgan Keegan deems such to be appropriate. Upon written request from the undersigned, credit reports in the possession of Morgan Keegan will be provided to the undersigned, including the name and address of the consumer credit reporting agency which provided the report.

21. **Receipt of checks; cashing checks when paid.** All checks from the undersigned to be credited to the undersigned's account with Morgan Keegan shall be payable or endorsed to Morgan Keegan & Company, Inc. Morgan Keegan may in its discretion (a) refuse to accept for the undersigned's account checks payable to any party other than the undersigned and (b) accept checks for collection only, which checks shall not be credited to the undersigned's account until paid.

22. **Attorney's fees.** Any expense, including costs and attorney's fees (whether for outside or inside counsel), incurred by Morgan Keegan in collection of a default from the undersigned or in enforcing Morgan Keegan's rights under this agreement shall be borne solely by the undersigned. Any expense, including attorney's fees (whether for outside or inside counsel), incurred by Morgan Keegan in defense of an action brought by the undersigned against Morgan Keegan or its agents or employees in connection with any account of the undersigned shall be borne solely by the undersigned should Morgan Keegan prevail.

23. **Notice delivered to undersigned when mailed to account address.** Communications directed to the undersigned at the address then appearing on the account of the undersigned, sent by ordinary mail or delivered to such address, shall be deemed to have been personally delivered to the undersigned whether or not actually received.

24. **Notice to Morgan Keegan.** Unless otherwise specified, any notice required by this agreement to be given by the undersigned to Morgan Keegan shall be addressed to the Manager of Morgan Keegan's Customer Service Department at Morgan Keegan's Home Office at Fifty North Front Street, Memphis, Tennessee 38103, or at such other address as Morgan Keegan may instruct in writing.

25. **Reaffirmation of prior transactions.** All transactions and dealings with Morgan Keegan prior to the execution of this agreement are hereby reaffirmed by the undersigned and the undersigned hereby agrees that all such transactions and dealings are subject to all terms and provisions of this agreement as if they had taken place subsequent to the execution thereof.

26. **Invalidity of provision not affecting enforceability of agreement.** In the event any provision or clause of this agreement shall be deemed invalid, void or unenforceable for any reason, that determination shall not affect the remainder of this agreement, which shall continue in full force and effect.

27. **Acceptance of agreement by Morgan Keegan.** Except as provided in paragraph 2 with respect to modification, the acceptance, opening or maintenance of an account for the undersigned by Morgan Keegan shall constitute acceptance of this agreement by Morgan Keegan without signature hereon.

28. **Joint Accounts.**

a. If this is a Joint Account, the undersigned agree that they each shall have authority on behalf of this account to buy, sell and otherwise deal in securities through Morgan Keegan as broker, to receive for the account confirmations, statements and communications of every kind; to receive for the account and to disburse of money, securities and other property; to make, terminate, or modify for the account, agreements relating to these matters or waive any of the provisions of such agreements; and generally to deal with Morgan Keegan as if each of the undersigned alone was the account owner, all without notice to the other account owners. The undersigned agree that notice to any account owner shall be deemed to be notice to all account owners. Each account owner shall be jointly and severally liable for this account.

b. Morgan Keegan may follow the instructions of any of the undersigned concerning the account and make deliveries to any of the undersigned, of any or all securities in this account, and make payments to any of the undersigned, of any or all monies in this account as any of the undersigned may order and direct, even if such deliveries and/or

payments shall be made to one of the undersigned personally, and not for this account. Morgan Keegan shall be under no obligation to inquire into the purpose of any such demand for delivery of securities or payment, and Morgan Keegan shall not be bound to see to the application or disposition of the said securities and/or monies so delivered or paid to any of the undersigned.

c. In the event of the death of any of the undersigned, the survivor(s) shall immediately give Morgan Keegan written notice thereof, and Morgan Keegan may, before or after receiving such notice, take such proceedings, require such documents, obtain such powers and/or restrict transactions in the account as Morgan Keegan may deem advisable to protect Morgan Keegan against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any of the undersigned who shall have died shall be liable and each survivor will be liable, jointly and severally, to Morgan Keegan for any Morgan Keegan's receipt of a written notice of such death or occurred in the liquidation of the account or the adjustment of the interests of the respective parties.

d. Any taxes or other expenses becoming a lien against or being payable out of the account as the result of the death of any of the undersigned, or through the exercise by his or her estate or representatives of any rights in the account shall be chargeable against the interest of the survivor(s) as well as against the interest of the estate of the decedent. This provision shall not release the decedent's estate from any liability provided for in this agreement.

#### e. DESIGNATION OF TENANCY:

1. Joint Tenants with Rights of Survivorship when one dies his or her interest passes to the survivors.

Morgan Keegan may presume that if it is the express intention of the undersigned to create an estate or account as joint tenants with rights of survivorship and not as tenants-in-common, unless otherwise provided by checking this paragraph ("T") and filing in the terms of paragraph ("T") hereafter, in the event of the death of either or any of the undersigned, the entire interest in the joint account shall be vested in the survivor(s) on the same terms and conditions as theretofore held, without in any manner releasing the decedent's estate from the liability.

2. Tenants-in-Common without Rights of Survivorship when one dies, his or her interest passes to his or her estate.

Morgan Keegan may presume that if we strike paragraph ("T") above and fill in the terms of this paragraph ("C") below, it is the express intention of the undersigned to create an estate or account as tenants-in-common without rights of survivorship and not as joint tenants. Our interests in the account shall be set forth below. In the event of the death of either or any of the undersigned, the interests in the account shall be determined as of the close of business on the date of death of the decedent (or on the next following business day if the date of death is not a business day) as follows:

Name of Tenant	or his or her estate	%	Note: Total percentages must equal 100%.
Name of Tenant	or his or her estate	%	
Name of Tenant	or his or her estate	%	

\*Indicate names and percentage amounts of the interests of each tenant. The only names to be inserted are those of the present owners of the account; heirs or beneficiaries CANNOT be designated on this form.

29. **Non-objecting beneficial owners.** Under rule 14b-1(c) of the Securities Exchange Act, Morgan Keegan is required to disclose to the issuer the name, address, and securities position of its customers who are beneficial owners of that issuer's securities unless the customer objects.

30. **Sweep of free credit balances.** Morgan Keegan may sweep all free credit balances daily into a money market fund as designated by the undersigned, or in the event no money market fund is designated, the undersigned authorizes Morgan Keegan to credit interest on free credit balances maintained for investment or reinvestment on behalf of the undersigned. The rate of interest paid on these balances will be published periodically by Morgan Keegan, and will vary with market conditions. The policies and procedures governing this payment of interest can be changed at any time. The undersigned agrees that no funds will be swept or receive interest unless the minimum investment requirement is met.

#### PLEASE SWEEP MY CREDIT BALANCES INTO MY MONEY FUND, WHICH IS:

☐ Money Market ☐ Tax-Exempt ☐ Government Obligations

31. **Tax certification.** Under penalties of perjury, the undersigned certifies (1) that the number shown on this form is the correct taxpayer identification number for the undersigned and (2) that the undersigned is not subject to backup withholding as a result of failure to report all interest or dividends, or the Internal Revenue Service has notified the undersigned that the undersigned is no longer subject to backup withholding. (The undersigned understands that if he/she has been notified by the IRS that he/she is subject to backup withholding as a result of dividend or interest underreporting, he/she must cross out the information contained in clause (2) of this paragraph.)

32. **Receipt of order; how payment.** Client securities orders may be executed with Morgan Keegan's order routing among the execution facilities offer automated execution services. Morgan Keegan's order routing among the execution facilities depends upon various factors such as the trading characteristics of the particular security and the size of the order. The participants to whom Morgan Keegan directs orders will execute such orders at or within the displayed national best bid or offer (NBBO), subject to order size and liquidity of orders. Morgan Keegan may receive additional cash remuneration, known as order flow payment, in some instances.

33. **Risk of Loss Disclosure:** You understand, acknowledge and agree that (i) the account is not insured by the Federal Deposit Insurance Corporation (FDIC); (ii) the account is not a deposit account or other obligation of, or guaranteed by, Regent Financial Corporation or any of its banking or other affiliates; and (iii) the funds held in the account are subject to investment risks, including possible loss of the principal amount invested. The banking affiliates of Regent Financial Corporation may be lenders to issuers of securities that are underwritten. You should refer to disclosure documents relating to particular securities for a discussion of any such lending relationship.

NOTICE: Any person, whether married, unmarried or separated, may apply for a separate account.

NOT FDIC INSURED	May lose value	No bank guarantee	See Account Agreement Risk of Loss Disclosures
THE UNDERSIGNED ACKNOWLEDGES THAT THE UNDERSIGNED HAS RECEIVED A DUPLICATE OF THIS AGREEMENT, AND THAT THIS AGREEMENT CONTAINS A BINDING AND ENFORCEABLE DISPUTE RESOLUTION PROVISION IN PARAGRAPH 5 ON PAGE 1 HEREOF.			
Client's Signature	Date	Other Client's Signature	Date
All communications for this account are to be mailed to:			
NAME <u>STEPHEN S. JONES - SEPARATE PROPERTY</u>			
ADDRESS <u>4300 HWY 290 EAST</u>			
CITY <u>BREHAM</u> STATE <u>TX</u> ZIP <u>77833</u>			
BUSINESS PHONE ( )		HOME PHONE ( ) <u>979-836-6190</u>	

PLEASE PRINT YOUR NUMBERS LIKE THIS

1 2 3 4 5 6 7 8 9 0

Account Number  
3214591810103

The Social Security or Tax ID Number on Morgan Keegan's records is:  
451644520

The Social Security or Tax ID Number should be (do not enter dashes)  
0000000000

FORM 00000 (REV. 10/09)

DETACH & RETURN ONLY THIS EXECUTED PAGE TO MORGAN KEEGAN

ORIGINAL

**Morgan Keegan & Company, Inc.**  
**IRA AGREEMENT AND NEW ACCOUNT APPROVAL**

<b>TYPE OF ACCOUNT</b> <input type="checkbox"/> TRADITIONAL IRA <input type="checkbox"/> ROLLOVER IRA <input type="checkbox"/> EDUCATION IRA <input type="checkbox"/> SIMPLE IRA <input type="checkbox"/> ROTH IRA <input type="checkbox"/> SEP/IRA (Restricted Employee Plan)		<b>FEE SCHEDULE</b> ANNUAL CUSTODIAL FEE \$35.00 TERMINATION FEE \$50.00 Each account will be charged a set-up fee and a custodial fee. The custodial fee will be debited annually from the account. Upon termination of the account for any reason other than death or disability, a termination fee will be charged.	
Principal (Last, First, Middle Initial) <b>Richard R. Arispe</b>		Social Security No / Tax ID No <b>463-72-0192</b>	
Address (Last, First, Middle Initial) <b>6326 Viva Max Dr.</b>		Office / R/R No <b>7324-0293 HORS</b>	
City/County <b>San Antonio TX</b>		Date of Birth <b>7/23/46</b>	
Name <b>LAURA G. ARISPE</b>		Relationship <b>WIFE</b>	
Signature <b>Richard R. Arispe</b>		Signature <b>LAURA G. ARISPE</b>	
City <b>San Antonio</b>		State <b>TX</b>	
Zip <b>78238</b>		Telephone <b>210-366-4733</b>	
Employer's Name <b>State Dist. Council of Carpenters Labor Union</b>		Employer's Address <b>5364 Fredricksburg Rd #130 San Antonio TX</b>	
Employer's Title <b>Secretary</b>		Employer's Relationship <b>WIFE</b>	
Approximate Annual Income <input checked="" type="checkbox"/> UNDER \$50,000 <input type="checkbox"/> \$50,000 - \$100,000 <input type="checkbox"/> \$100,000 - \$150,000 <input type="checkbox"/> OVER \$150,000		Approximate Liquid Net Worth <input checked="" type="checkbox"/> UNDER \$100,000 <input type="checkbox"/> \$100,000 - \$300,000 <input type="checkbox"/> \$300,000 - \$500,000 <input type="checkbox"/> \$500,000 - \$1,000,000 <input type="checkbox"/> OVER \$1,000,000	
Approximate Net Worth <input checked="" type="checkbox"/> UNDER \$100,000 <input type="checkbox"/> \$100,000 - \$300,000 <input type="checkbox"/> \$300,000 - \$500,000 <input type="checkbox"/> \$500,000 - \$1,000,000 <input type="checkbox"/> OVER \$1,000,000		Investment Experience (Number of Years) STOCKS <b>5</b> TAX-FREE BONDS OPTIONS MUTUAL FUNDS <b>5</b> TAXABLE BONDS COMMODITIES INS/ANNUITIES OTHER	
SOURCE OF INFORMATION <input checked="" type="checkbox"/> CLIENT <input type="checkbox"/> BROKER'S ESTIMATE <input type="checkbox"/> OTHER (list)		TAX STATUS <b>30%</b>	
INVESTMENT OBJECTIVE (List all that apply) <input type="checkbox"/> GROWTH <input type="checkbox"/> INCOME <input type="checkbox"/> SPECULATION <b>growth income speculation</b>		INITIAL TRANSACTION (Specify Purchase or Sale, Quantity, etc.) <b>transfer from Vanguard</b>	
ACCOUNT OBTAINED BY: <input type="checkbox"/> CALL <input type="checkbox"/> REFERRAL - NAME OF REFERRING PERSON <input checked="" type="checkbox"/> WALK IN <input type="checkbox"/> PERSONAL ACQUAINTANCE - HOW LONG HAVE YOU KNOWN CLIENT?		<input type="checkbox"/> ADVERTISING LEAD <input type="checkbox"/> OTHER	
IS ACCOUNT OPERATED BY PERSON OR INVESTMENT ADVISOR WITH TRADING AUTHORIZATION? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO		Name of Authorized Agent/Investment Advisor <b>N/A</b>	
OTHER CURRENT ACCOUNTS: A. WITH MORGAN KEEGAN - LIST ACCOUNT NUMBERS B. WITH OTHER FIRMS - LIST		DOES BROKER HAVE A BENEFICIAL OR PERSONAL INTEREST IN THIS ACCOUNT? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
BENEFCIARY(IES) of your IRA: (in the event of my death before this account is distributed, I hereby designate the following person(s) as my beneficiary(ies):		IF CLIENT OR ANY MEMBER OF THE IMMEDIATE FAMILY WHO EMPLOYED OF A FINANCIAL INSTITUTION OBTAINED MEMBER FROM <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
BENEFCIARY <b>1 LAURA G. ARISPE</b>		DATE OF BIRTH <b>08/31/69</b>	
RELATIONSHIP <b>WIFE</b>		PERCENTAGE <b>100</b>	
BENEFCIARY <b>2</b>		DATE OF BIRTH	
RELATIONSHIP		PERCENTAGE	
BENEFCIARY <b>3</b>		DATE OF BIRTH	
RELATIONSHIP		PERCENTAGE	
BENEFCIARY <b>4</b>		DATE OF BIRTH	
RELATIONSHIP		PERCENTAGE	
In order to change beneficiary(ies), you must deliver a written designation to Morgan Keegan & Co. Inc. as custodian.			
NOT FDIC INSURED    May lose value    No bank guarantee    See Account Agreement Risk of Loss Disclosures		I ACKNOWLEDGE THIS INFORMATION TO BE ACCURATE. I ALSO ACKNOWLEDGE THAT I HAVE RECEIVED AND FULLY UNDERSTAND THE TERMS AND CONDITIONS OF THE MORGAN KEEGAN & COMPANY, INC. IRA DISCLOSURE STATEMENT AND THE MORGAN KEEGAN & COMPANY, INC. CUSTODIAL ACCOUNT AGREEMENT (CUSTODIAL ACCOUNT AGREEMENT). I APPOINT MORGAN KEEGAN & CO. AS CUSTODIAN OF MY IRA/SEP/SIMPLE ACCOUNT AND ADOPT THE MORGAN KEEGAN & COMPANY, INC. IRA CUSTODIAL ACCOUNT AGREEMENT AND AGREE TO ANY SUBSEQUENT AMENDMENTS THERETO. I UNDERSTAND THAT THE CUSTODIAL ACCOUNT AGREEMENT HEREBY ADOPTED CONTAINS A PRE-DISPUTE ARBITRATION PROVISION IN ARTICLE XIV ON PAGES 20-21 WHICH MAY BE ENFORCED BY THE PARTIES.	
CUSTOMER'S SIGNATURE <b>Richard R. Arispe</b>		DATE <b>8/14/09</b>	
BROKER <b>Russell W. Vetter</b>		BRANCH MANAGER <b>Leslie D. Barnett</b>	
DATE <b>8/14/09</b>		DATE <b>9-6-09</b>	

MAIN OFFICE COPY



# Morgan Keegan Client Agreement

PLEASE READ CAREFULLY, AND RETURN ONE EXECUTED COPY TO:

Morgan Keegan, Inc.  
P.O. Box 1000  
Memphis, TN 38101

In consideration of Morgan Keegan & Company, Inc., or any successor thereof (hereinafter referred to as "Morgan Keegan"), accepting, offering or maintaining one or more accounts of the undersigned (hereinafter designated by name, number or otherwise) for the purchase, sale or carrying of securities, options, contracts relating thereto, and/or other property (hereinafter collectively referred to as "property"), the undersigned agrees as follows:

1. **Custom and usage.** All transactions for the account of the undersigned shall be subject to all then-applicable federal and state laws and rules and regulations promulgated thereunder, and the constitution, rules, customs and usages of the applicable exchange, association, market or clearinghouse. This agreement shall be deemed modified to the extent necessary to conform with any changes in such laws, regulations, customs and usages and as modified shall remain in full force and effect. Actual differences are intended on all transactions.

2. **No modification.** Except as herein provided, no provision of this agreement as printed shall in any respect be waived, modified, amended or deleted, nor shall acceptance of this agreement and any accounts thereunder by Morgan Keegan constitute ratification of any such changes, nor shall such acceptance prevent Morgan Keegan from asserting and enforcing the original provisions of this agreement as printed unless such changes are expressly agreed to in a document signed by the Manager of Morgan Keegan's Customer Service Department or higher designee.

3. **Discretionary trades:** customer required to notify of unauthorized trades. NO EMPLOYEE OF MORGAN KEEGAN IS AUTHORIZED TO EXECUTE TRADING FOR THE UNDERSIGNED WITHOUT THE UNDERSIGNED'S EXPRESS PRIOR APPROVAL. THE UNDERSIGNED'S EXPRESS PRIOR APPROVAL SHALL BE IN WRITING BY THE UNDERSIGNED OR HIS/HER DESIGNEE. THE UNDERSIGNED AGREES TO BRING ANY UNAUTHORIZED ACTIVITY IMMEDIATELY TO THE ATTENTION OF THE MANAGER OF MORGAN KEEGAN'S CUSTOMER SERVICE DEPARTMENT. THE FAILURE OF THE UNDERSIGNED TO IMMEDIATELY NOTIFY MORGAN KEEGAN OF ANY UNAUTHORIZED ACTIVITY SHALL BE DEEMED AN AFFIRMATION OF THE UNDERSIGNED'S AUTHORITY TO BRING ANY UNAUTHORIZED ACTIVITY IMMEDIATELY TO THE ATTENTION OF THE MANAGER OF MORGAN KEEGAN'S CUSTOMER SERVICE DEPARTMENT. THE UNDERSIGNED SHALL BE RESPONSIBLE FOR ANY LOSS OR DAMAGE TO THE UNDERSIGNED'S ACCOUNTS OR OTHER TRANSACTIONS IN OR FOR THE ACCOUNT OF THE UNDERSIGNED.

4. **Right to examine statements and advise of errors.** The undersigned will examine all statements, confirmations and other reports or notices upon receipt thereof from Morgan Keegan. Morgan Keegan may deem such statements, confirmations, reports or notices to have been accepted by the undersigned as correct and conclusive if the undersigned does not notify Morgan Keegan's Customer Service Department otherwise in writing within ten (10) days after receipt, except in regard to transactions in options and contracts relating thereto, in which case any discrepancies must be notified within three (3) days of receipt. Any notice from the undersigned, including notice of the non-receipt of any such report, will also be made by the undersigned via telephone directed to Morgan Keegan's Customer Service Department in Memphis, Tennessee. The undersigned acknowledges that due to the nature of the markets involved, positions confirmed or deleted in error may result in a substantial loss. Consequently, the undersigned agrees that it will for any reason the undersigned fails to bring an error or discrepancy to Morgan Keegan's attention within the periods specified above, any loss will be the responsibility and liability of the undersigned.

5. **Arbitration.** This provision relates to the arbitration of disputes:

- Arbitration is final and binding on the parties.
- The parties are waiving their right to seek remedies in court, including the right to jury trial.
- Pre-arbitration discovery is generally more limited than in court proceedings.
- The arbitrator's award is not required to include actual damages or legal fees and any party's right to appeal or to seek modification of relief by the arbitrator is strictly limited.
- The types of arbitrations which typically include a priority of arbitrations were or are affiliated with the securities industry.

The undersigned agrees and, by accepting, opening or maintaining any account for the undersigned, Morgan Keegan agrees that all controversies between the undersigned and Morgan Keegan (or any of Morgan Keegan's principals or former officers, directors, agents or employees) which may arise from any account or for any cause whatsoever, shall be determined by arbitration. Any arbitration under this agreement shall be before the National Association of Securities Dealers, Inc., or the New York Stock Exchange, Inc., or an arbitration forum provided by any other securities exchange or organization of which Morgan Keegan is a member, and in accordance with the rules of such organization. The undersigned may elect in the first instance which of the above-mentioned arbitration forums will be utilized to resolve the controversy by delivering written notification of such election to Morgan Keegan at Morgan Keegan's office in Memphis, Tennessee. If the undersigned fails to make such election by notifying Morgan Keegan of such election as specified within five (5) days after receipt from Morgan Keegan of a request to make such election, then Morgan Keegan may make such election.

This arbitration provision shall apply to any controversy or claim in any controversy arising from any account or for any cause whatsoever, or the execution of this arbitration agreement. The award of the arbitrator, or of the majority of them, shall be final, and judgment upon the award made may be enforced in any court, state or federal, having jurisdiction.

Notwithstanding anything in this agreement to the contrary, no person shall bring a petition or certified class action in arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a putative class action or who is a member of a putative class who has not opted out of the class with respect to any claim encompassed by the putative class action suit:

- The class certification is denied; or
- The class is decertified; or
- The outcome is excluded from the class by the court.

Such intention to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

6. **Options, derivatives and futures.** Any orders to sell securities placed by the undersigned shall include an implied representation by the undersigned that the undersigned owns the securities, and if the securities are not in Morgan Keegan's possession at the time of the contract for sale, the undersigned agrees to deliver the securities to Morgan Keegan by settlement date. Morgan Keegan shall not be required to deliver to the undersigned the same securities deposited or received, but only securities of the same kind and amount and Morgan Keegan shall not be required or in any way obligated to give the undersigned notice regarding any security Morgan Keegan may hold in the undersigned's account or accounts relating to 1) call for payment, 2) default in payment of principal or interest, or 3) redemption, bankruptcy or reorganization of the issuer of any security, and the fact that such information may be given shall not constitute a waiver of this provision.

7. **Security interest in property.** As security for the payment of all liabilities and obligations the undersigned may have to Morgan Keegan now or in the future, the undersigned grants to Morgan Keegan a general lien and security interest in all monies and property of the undersigned or in which the undersigned may have an interest owned by Morgan Keegan at any time in any account of the

undersigned held either individually, jointly or otherwise) or which any at any time by in Morgan Keegan's possession or under its control for any purpose. In enforcing its security interest, and in addition to the rights provided herein, Morgan Keegan shall have all the rights and remedies available to a secured party under the Tennessee Uniform Commercial Code.

8. **Loan of customer's securities.** Until Morgan Keegan receives written notice of revocation from the undersigned, Morgan Keegan is hereby authorized to lend to itself or to others any securities held by Morgan Keegan on margin for the account of, or under the control of, the undersigned.

9. **Payment of loans on demand.** The undersigned agrees to pay on demand any balance owing with respect to any of the undersigned's accounts, including interest and commissions. The undersigned understands that Morgan Keegan may demand full payment of the balance due to the undersigned's account plus any interest charges accrued thereon, at Morgan Keegan's sole option, at any time without cause and whether or not such demand is made by Morgan Keegan's protection. That is, loans are not made for any specific term or duration but rather are due and payable at Morgan Keegan's discretion upon a demand for payment made to the undersigned. The undersigned agrees that Morgan Keegan may at its sole option apply payments of interest, dividends, premium and principal received on any of the collateral, whether pursuant to the terms of such collateral or upon the sale of the collateral, to the payment of the balance due to the undersigned's account or pay such amounts to the undersigned.

10. **Maintenance of collateral.** The undersigned understands that the proceeds in the undersigned's Margin Account may be carried in Morgan Keegan's general ledger and may be pledged or hypothecated by Morgan Keegan separately or in common with other properties. The pledge or hypothecation by Morgan Keegan may secure Morgan Keegan's indebtedness equal to or greater than the amount owed to Morgan Keegan by the undersigned. The undersigned agrees to deposit additional collateral, as Morgan Keegan may in its discretion require from time to time, in the form of cash or securities in accordance with the rules and regulations of the Federal Reserve Board, the New York Stock Exchange, other national securities exchanges, associations or regulatory agencies under whose jurisdiction Morgan Keegan is subject, and Morgan Keegan's own minimum maintenance requirements. In the event the undersigned no longer maintains a debit balance or an indebtedness to Morgan Keegan, it is understood that Morgan Keegan will full segregate all securities in the undersigned's accounts in Morgan Keegan's safekeeping or control (directly or through a clearinghouse) and/or deliver them to the undersigned upon request.

11. **Interest charges and payments.** The undersigned agrees to pay interest, in the event not prohibited by the laws of the State of Tennessee, upon all amounts advanced and other balances due to the undersigned's accounts in accordance with Morgan Keegan's usual custom, which may include the compounding of interest. Morgan Keegan's custom, which may change from time to time, will be set forth in a Statement of Credit Terms or similar document, which is incorporated herein by reference. By entering into any transactions with Morgan Keegan after the undersigned receives the Statement of Credit Terms, the undersigned acknowledges that the undersigned has read and agreed to the Statement of Credit Terms for all past and future transactions in the undersigned's account. The undersigned understands that interest on all debit balances shall be payable on demand and that in the absence of any demand interest shall be due on the first business day of each interest period. The undersigned's duty to pay interest shall include accrued interest that the undersigned has not paid during prior interest periods, if any. The undersigned understands that to the extent permitted by applicable law Morgan Keegan may charge the undersigned interest on the unpaid interest previously added to the undersigned's debit balance; that is, Morgan Keegan may charge the undersigned compound interest. Payment of interest and principal and all other payments made by the undersigned under this agreement shall be made to Morgan Keegan's main office in Memphis, Tennessee.

12. **Liability of collateral.** Should the undersigned fail to make any payment or deliver any property to Morgan Keegan when due, fail to maintain in any account of the undersigned with Morgan Keegan collateral of sufficient value to meet Morgan Keegan's then-current requirements or otherwise fail to discharge any obligation to Morgan Keegan, or should the undersigned die, or should Morgan Keegan for any reason whatsoever deem it necessary for the protection, Morgan Keegan is hereby authorized to sell any securities or other property in any account of the undersigned with Morgan Keegan or to liquidate any property which in such account may be short, or otherwise effect settlement, or cause any outstanding orders to satisfy any such requirement or obligation. Any such sale, purchase, settlement or cancellation may be made at Morgan Keegan's discretion and at its prevailing commission rates on any exchange or market where such business is transacted or at public auction or private sale without notice to the undersigned and without advertisement, tender or demand of any kind on the undersigned, such notice, advertisement, tender or demand being hereby expressly waived by the undersigned. Morgan Keegan may purchase any such property for its own account or on behalf of anyone else who has been right in repurchase. The undersigned shall remain liable for any deficiency in any account of the undersigned. The undersigned shall also be liable for any fines, assessments or other costs levied against Morgan Keegan by any exchange, clearinghouse or regulatory authority resulting from the failure of the undersigned to deliver or otherwise make available any property sold by Morgan Keegan at the direction of the undersigned. No broker, demand, call or notice by Morgan Keegan shall constitute a waiver of any right to take any other action permitted hereunder at the time or in the future. The failure of Morgan Keegan to enforce its rights under this paragraph, this agreement or any other agreement between the undersigned and Morgan Keegan shall not act as a waiver of any such rights nor preclude Morgan Keegan from exercising those rights thereafter.

13. **Authority to transact business.** Each of the parties who executes this agreement is a representative or fiduciary capacity represents and warrants to Morgan Keegan that he/she has the requisite authority to enter into and uphold under this agreement on behalf of his/her principal, and for the risk and in the name of the principal. If this agreement is signed by a representative capacity by more than one person, and unless written notice to the contrary is provided to the Manager of Morgan Keegan's Customer Service Department prior to the execution of any business in the account, each such person represents and warrants that any one of them, acting alone, may buy, sell and otherwise deal in stocks, bonds, options and other securities, listed or unlisted for present or future delivery, on margin or otherwise and to deposit with, withdraw and receive payment or delivery in respect to said account from Morgan Keegan of money, stocks, bonds, and other negotiable instruments, securities and other property.

14. **Capacity; notice of changed circumstances.** The undersigned represents that, unless the Manager of Morgan Keegan's Customer Service Department has been notified in writing to the contrary, the undersigned, if a natural person, has reached the age of majority; the undersigned is not an insolvent; the undersigned is not an employee of any securities exchange, or of any corporation of which any such exchange owns a majority of the capital stock, or of any member of any such exchange, or of a member, partner, corporation or partnership registered with any such exchange, or of a bank, trust company or insurance company or of any corporation, firm or individual engaged in the business of dealing with as a broker or as principal in securities, bills of exchange, assignments or other forms of commercial paper; the undersigned is not registered with any securities exchange, association or commission; and no one except the undersigned has an interest in any account of the undersigned with Morgan Keegan. The undersigned agrees that he will promptly notify the Manager of Morgan Keegan's Customer Service Department in writing of any change in his circumstances affecting the foregoing representations.

NOT FUND-INSURED	May lose value	No bank guarantee	See Account Agreement Risk of Loss Disclosure
MUST CHECK ONE BOX AT RIGHT BEFORE SIGNATURE			
Signature	Date		
X <i>Jose J. Collado</i>	11/12/2002		
X <i>Robert C. Collado</i>	11/12/2002		

15. **Default of exchange.** Morgan Keegan shall not be liable to the undersigned for any default by a market or exchange on which the undersigned may have acquired a position. The undersigned understands that exchanges may change terms, rules and procedures which may affect market activity; the exchange may also default on a duty to pay its obligation or may be unable to take or make delivery of positions traded thereon.

16. **Limits on transactions.** Morgan Keegan may limit the number of securities, options or contracts related thereto which it will place, buy, sell or hold for the account of the undersigned and reserves the right to place accepting orders for additional securities, options or contracts related thereto from the undersigned at any time.

17. **Morgan Keegan recommendations as opinions.** Morgan Keegan's recommendations are recognized by the undersigned as opinions since such suggestions may deal with future developments that cannot be predicted with certainty, and Morgan Keegan is under no obligation to keep the undersigned abreast of developments in the market concerning securities, options or contracts related thereto, and the undersigned shall be responsible for remaining informed of those developments.

18. **Investment recommendations possible; fees and commissions.** Morgan Keegan may from time to time make recommendations concerning the advisability of buying, selling or holding securities, options or contracts relating thereto, or employing a trading method or program. The market activities of Morgan Keegan or any of its officers, directors, employees, customers or shareholders may be inconsistent with the recommendations of Morgan Keegan to the undersigned. Morgan Keegan is in the business of providing securities research services, many of which result in the generation of brokerage commissions. If the undersigned elects to follow a trading program, such a program may result in a higher number of trades being made and a resulting greater amount of commissions being generated in the undersigned's account.

19. **Commissions, fees and charges.** The undersigned agrees that commissions and fees will be charged to the account in accordance with Morgan Keegan policy. Commissions and fees amounts may be changed from time to time by Morgan Keegan without notice to the undersigned. Such fees may include but not be limited to a service charge in the event any account produces no commission revenue in a calendar year and a service charge for accounts transferred to other firms. The undersigned agrees that in the event payment is not made by settlement date for securities purchased in a cash account of the undersigned, to the extent provided by law, a late charge may be imposed at the maximum rate of interest set forth in the Statement of Credit Terms from the settlement date to the date of payment.

20. **Permission to obtain credit reports.** The undersigned authorizes Morgan Keegan to obtain information concerning credit and business conduct of the undersigned as Morgan Keegan deems such to be appropriate. Upon written request from the undersigned, credit reports in the possession of Morgan Keegan will be provided to the undersigned, including the name and address of the consumer credit reporting agency which provided the report.

21. **Receipt of checks; credit checks when paid.** All checks from the undersigned to be credited to the undersigned's account with Morgan Keegan shall be payable or endorsed to Morgan Keegan & Company, Inc. Morgan Keegan may in its discretion (a) refuse to accept for the undersigned's account checks payable to any party other than the undersigned and (b) accept checks for collection only, which checks shall not be credited to the undersigned's account until paid.

22. **Attorney's fees.** Any expense, including costs and attorney's fees (whether for outside or in-house counsel), incurred by Morgan Keegan in collection of a debt from the undersigned or in enforcing Morgan Keegan's rights under this agreement shall be borne solely by the undersigned. Any expense, including attorney's fees (whether for outside or in-house counsel), incurred by Morgan Keegan in defense of an action brought by the undersigned against Morgan Keegan or its agents or employees in connection with any account of the undersigned shall be borne solely by the undersigned should Morgan Keegan prevail.

23. **Notice delivered to undersigned when mailed to account address.** Communications directed to the undersigned at the address then appearing on the account of the undersigned, sent by ordinary mail or delivered to such address, shall be deemed to have been personally delivered to the undersigned whether or not actually received.

24. **Notice to Morgan Keegan.** Unless otherwise specified, any notice required by this agreement to be given by the undersigned to Morgan Keegan shall be addressed to the Manager of Morgan Keegan's Customer Service Department at Morgan Keegan's Home Office at Fifty North Front Street, Memphis, Tennessee 38103, or at such other address as Morgan Keegan may instruct in writing.

25. **Modification of prior transactions.** All transactions and dealings with Morgan Keegan prior to the execution of this agreement are hereby ratified by the undersigned and the undersigned hereby agrees that all such transactions and dealings are subject to all terms and provisions of this agreement as if they had taken place subsequent to the execution hereof.

26. **Inability of provision not affecting enforceability of agreement.** In the event any provision or clause of this agreement shall be deemed invalid, void or unenforceable for any reason, that determination shall not affect the remainder of this agreement, which shall continue in full force and effect.

27. **Acceptance of agreement by Morgan Keegan.** Except as provided in paragraph 2 with respect to modification, the acceptance, opening or maintenance of an account for the undersigned by Morgan Keegan shall constitute acceptance of this agreement by Morgan Keegan without signature hereon.

#### 28. Joint Accounts

a. If this is a Joint Account, the undersigned agree that they each shall have authority on behalf of this account to buy and otherwise deal in securities through Morgan Keegan as broker; to receive for the account confirmations, statements and communications of every kind; to receive for the account and to dispose of money, securities and other property; to make, terminate, or modify for the account, agreements relating to these matters or any of the provisions of such agreements; and generally to deal with Morgan Keegan as if each of the undersigned alone was the account owner, all without notice to the other account owners. The undersigned agree that notice to any account owner shall be deemed to be notice to all account owners. Each account owner shall be jointly and severally liable for this account.

b. Morgan Keegan may follow the instructions of any of the undersigned concerning this account and make deliveries to any of the undersigned, of any or all securities in this account, and make payments to any of the undersigned, of any or all monies in this account as any of the undersigned may order and direct even if such deliveries and/or

payments shall be made to one of the undersigned personally, and not for this account. Morgan Keegan shall be under no obligation to inquire into the purpose of any such demand for delivery of securities or payment, and Morgan Keegan shall not be bound to see to the application or disposition of the said securities and/or monies so delivered or paid to any of the undersigned.

c. In the event of the death of any of the undersigned, the survivor(s) shall immediately give Morgan Keegan written notice thereof, and Morgan Keegan may, before or after receiving such notice, take such proceedings, require such documents, retain such position and/or restrict transactions in the account as Morgan Keegan may deem advisable to protect Morgan Keegan against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any of the undersigned who shall have died shall be liable and each survivor will be jointly and severally to Morgan Keegan for any debt or loss in this account resulting from the completion of transactions initiated prior to Morgan Keegan's receipt of a written notice of such death or incurred in the liquidation of the account or the adjustment of the interests of the respective parties.

d. Any taxes or other expenses becoming a lien against or being payable out of the account as the result of the death of any of the undersigned, or through the exercise by his or her estate or representatives of any rights in the account shall be chargeable against the interest of the survivor(s) as well as against the interest of the estate of the decedent. This provision shall not release the decedent's estate from any liability provided for in this agreement.

#### e. DESIGNATION OF TENANCY:

1. **Joint Tenants with Rights of Survivorship** when one dies his or her interest passes to the survivor(s).

Morgan Keegan may presume that it is the express intention of the undersigned to create an estate or account as joint tenants with rights of survivorship and not as tenants-in-common, unless otherwise provided by striking this paragraph ("1") and filling in the terms of paragraph ("2") hereafter. In the event of the death of either or any of the undersigned, the entire interest in the joint account shall be vested in the survivor(s) on the same terms and conditions as that estate held, without in any manner releasing the decedent's estate from the liability.

2. **Tenants-in-Common without Rights of Survivorship** when one dies, his or her interest passes to his or her estate.

Morgan Keegan may presume that it is the express intention of the undersigned to fill in the terms of this paragraph ("2") below. It is the express intention of the undersigned to create an estate or account as tenants-in-common without rights of survivorship and not as joint tenants. Our interests in the account shall be set forth below. In the event of the death of either or any of the undersigned, the interests in the account shall be determined as of the close of business on the date of death of the decedent (or on the next following business day if the date of death is not a business day) as follows:

*Name of Tenant	or his or her estate	%	Indicate Total percentages must equal 100%
*Name of Tenant	or his or her estate	%	
*Name of Tenant	or his or her estate	%	

\*Indicate names and percentage interests of the interests of each tenant. The only names to be inserted are those of the present owners of the account; heirs or beneficiaries CANNOT be designated on this form.

29. **Non-selecting beneficial owners.** Under rule 14b-1(b) of the Securities Exchange Act, Morgan Keegan is required to disclose to the issuer the name, address, and securities position of the customers who are beneficial owners of that issuer's securities unless the customer objects.

30. **Sweep of free credit balances.** Morgan Keegan may sweep all free credit balances daily into a money market fund as designated by the undersigned, or in the event no money market fund is designated, the undersigned authorizes Morgan Keegan to credit interest on free credit balances maintained for investment or reinvestment on behalf of the undersigned. The rate of interest paid on these balances will be published periodically by Morgan Keegan, and will vary with market conditions. The policies and procedures governing the payment of interest can be changed at any time. The undersigned agrees that no funds will be swept or receive interest unless the minimum investment requirement is met.

#### PLEASE SWEEP MY CREDIT BALANCES INTO MY MONEY FUND, WHICH IS:

☐ Money Market ☐ Tax-Exempt ☐ Government Obligations

31. **Tax certification.** Under penalties of perjury, the undersigned certifies (1) that the number shown on this form is the correct taxpayer identification number for the undersigned and (2) that the undersigned is not subject to backup withholding as a result of failure to report all interest or dividends, or the Internal Revenue Service has notified the undersigned that the undersigned is no longer subject to backup withholding. (The undersigned understands that if he/she has been notified by the IRS that he/she is subject to backup withholding as a result of dividend or interest underreporting, he/she must cross out the information contained in clause (2) of this paragraph.)

32. **Receipt of order flow payment.** Client securities orders may be executed with Morgan Keegan itself, with other broker-dealers, or through the exchanges on which the securities are listed. Several of these market facilities offer automated execution services. Morgan Keegan's order routing among the execution facilities depends upon various factors such as the trading characteristics of the particular security and the size of the order. The participants in whom Morgan Keegan directs orders will execute such orders at or within the displayed national best bid or offer ("NBBO"), subject to order size and liquidity of markets, thus providing the opportunity for best execution of both limit and market orders. Morgan Keegan may receive additional cash remuneration, known as order flow payment, in some instances.

33. **List of Loss Obligations:** You understand, acknowledge and agree that (i) the account is not insured by the Federal Deposit Insurance Corporation (FDIC); (ii) the account is not a deposit account or other obligation of, or guaranteed by, Regions Financial Corporation or any of its banking or other affiliates; and (iii) the funds held in the account are subject to investment risks, including possible loss of the principal amount invested. The banking affiliates of Regions Financial Corporation may be lenders to issuers of securities that we co-manage. You should refer to disclosure documents relating to particular securities for a discussion of any such lending relationship.

NOTICE: Any person, whether married, unmarried or separated, may apply for a separate account.

NOT FDIC INSURED	May lose value	No bank guarantee	See Account Agreement Risk of Loss Disclosures
------------------	----------------	-------------------	--

THE UNDERSIGNED ACKNOWLEDGES THAT THE UNDERSIGNED HAS RECEIVED A DUPLICATE OF THIS AGREEMENT, AND THAT THIS AGREEMENT CONTAINS A BINDING AND ENFORCEABLE DISPUTE RESOLUTION PROVISION IN PARAGRAPH 5 ON PAGE 1 HEREOF.

Client's Signature	Date	Other Client's Signature	Date
<i>Jose S. Collado</i>	<i>6/29/2011</i>	<i>Adela Christine Collado</i>	<i>6/29/2011</i>
All communications for this account are to be mailed to:			
NAME <i>Jose S. Collado &amp; Adela Christine Collado JTWR05</i>			
ADDRESS <i>3021 S.W. 102 Ave.</i>			
CITY <i>Miami</i>		STATE <i>Florida</i>	ZIP <i>33165</i>
BUSINESS PHONE <i>(305) 485-5535</i>		HOME PHONE <i>(305) 220-7041</i>	

PLEASE PRINT YOUR NUMBERS LIKE THIS

1 2 3 4 5 6 7 8 9 0

Account Number  
321094504063

The Social Security or Tax ID Number as Morgan Keegan's records it:

262749714

The Social Security or Tax ID Number should be (do not enter dashes)

8888888888

FD-1000 (REV. 10-01)

DETACH & RETURN ONLY THIS EXECUTED PAGE TO MORGAN KEEGAN

ORIGINAL

Morgan Keegan &amp; Company, Inc. New Account Form

Please note that the identity information provided on this form will be verified as required by the USA Patriot Act of 2001.

TYPE OF ACCOUNT: MOR-MGH	ACCOUNT DESCRIPTION: INDIVIDUAL	FA NUMBER: 10093	ACCOUNT NUMBER: 31097173
ACCOUNT TITLE: WILLIAM A. RHODES JR.		PRIMARY SSN/ID or FOREIGN # 438-76-2925	DATE OF BIRTH (mm/dd/yyyy) 05/09/1948
		TELEPHONE # HOME (281) 859-3554	
		MOBILE	
		SECONDARY SSN/ID or FOREIGN #	DATE OF BIRTH (mm/dd/yyyy)
US CITIZEN/RESIDENT ALIEN (GREEN CARD)	Yes	NUMBER OF DEPENDENTS: 1	MARITAL STATUS: SINGLE
HOME ADDRESS 13219 MESA GARDENS DRIVE			
CITY: HOUSTON	STATE: TX	ZIP: 77055	
PRIMARY OWNER EMPLOYMENT INFORMATION EMPLOYER NAME: ZENITH ADMINISTRATORS ADDRESS: 1455 WEST 34th HOUSTON PARKWAY SUITE 400 HOUSTON, TX 77055 POSITION/TITLE: PROFESSIONAL		TYPE OF BUSINESS: ADMINISTRATIVE	
APPROXIMATE ANNUAL INCOME Over \$150,000	APPROXIMATE LIQUID NET \$100,000 - \$500,000	APPROXIMATE NET WORTH \$100,000 - \$500,000	TAX BRACKET 33%
INVESTMENT OBJECTIVES			
1 GROWTH: SEEKS CAPITAL APPRECIATION PRIMARILY WITH EQUITY ORIENTED INVESTMENTS THAT HAVE POTENTIAL FOR SIGNIFICANT GROWTH TAX ADVANTAGE PREFERENCE FOR INVESTMENTS WHICH OFFER TAX-FREE INCOME OR TAX-DEFERRED ADVANTAGES		2 INCOME SEEKS INCOME VIA FIXED-INCOME OR EQUITY INVESTMENTS THAT OFFER HIGHER YIELDS SPECULATION SEEKS TO MAXIMIZE RETURN VIA A BROAD RANGE OF INVESTMENT STRATEGIES THAT INVOLVE A HIGH DEGREE OF RISK, VOLATILITY AND/OR TRADING ACTIVITY	
INVESTMENT EXPERIENCE - YEARS			
STOCKS	OVER 5	TAX FREE BONDS	UNDER 1
MUTUAL FUNDS	OVER 5	OPTIONS	UNDER 1
INSURANCE/ANNUITIES	UNDER 1	OTHER	UNDER 1
HOW WAS THE ACCOUNT OBTAINED? PERSONAL ACQUAINTANCE			
INITIAL TRANSACTION: DEPOSIT		AMOUNT: \$5,000.00	SYMBOLICUS/SP
IS THIS CLIENT A MORGAN KEEGAN EMPLOYEE? No		IS THIS CLIENT RELATED TO A MORGAN KEEGAN EMPLOYEE? No	
		NAME	RELATIONSHIP
DOES THIS CLIENT HAVE OTHER ACCOUNTS AT MORGAN KEEGAN? Yes		DOES THIS CLIENT HAVE ACCOUNTS AT OTHER FIRMS? No	
		FIRM NAMES	
IS THIS CLIENT A REGIONS EMPLOYEE? No		IS CLIENT OR IMMEDIATE FAMILY MEMBER A DIRECTOR, CORPORATE OFFICER OR >= 10% SHAREHOLDER OF A PUBLICLY TRADED COMPANY? No	
		COMPANY	
IS CLIENT OR IMMEDIATE FAMILY MEMBER AN EMPLOYEE OF A FINANCIAL INSTITUTION OR NASD MEMBER FIRM? No			
NAME OF FINANCIAL INSTITUTION OR NASD MEMBER FIRM			
DOES THE BROKER HAVE A BENEFICIAL INTEREST IN THIS ACCOUNT? No			
WILL THIS ACCOUNT BE OPERATED BY ANY OTHER PERSON OR INVESTMENT ADVISOR WITH TRADING AUTHORIZATION? No			
NAME OF AUTHORIZED AGENT/INVESTMENT ADVISOR			
FUND OPTION: REGIONS FIDC FUND (PI)			
DELIVER: Hold street name	PAYMENT: Hold proceeds	DIVIDEND: Credit Account	PRINCIPAL: Credit Account
MATURITY: Credit Account			
NOT FDIC INSURED	MAY LOSE VALUE	NO BANK GUARANTEE	SEE ACCOUNT AGREEMENT RISK OF LOSS DISCLOSURES

By signing below, I/we acknowledge that I/we have read, received, understand and agree to abide by all the terms and conditions set forth in the Client Agreement and Disclosure Statement incorporated herein by this reference. The Client Agreement contains a binding arbitration clause and other provisions substantially affecting my rights. I/we have REVIEWED THE FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES AND AGREE THAT THIS INFORMATION IS CORRECT. I/we have retained a copy of the AGREEMENT STATEMENT for my/our records. I/we have been advised that the above identity information provided will be verified. "The arbitration agreement is set forth in, Section 5 Page 2 of the accompanying Agreement and Disclosure Statement."

Russell W. Atair 3/27/09  
FINANCIAL ADVISOR SIGNATURE DATE APPROVED

03/23/2009

Richard H. Harris 3-27-09  
BRANCH MANAGER SIGNATURE DATE

William A. Rhodes Jr. 3/23/09  
CLIENT SIGNATURE DATE

CLIENT SIGNATURE DATE

CLIENT SIGNATURE DATE

CLIENT SIGNATURE DATE

You must sign in blue or black ink.

Morgan Keegan & Company, Inc.  
IRA AGREEMENT AND NEW ACCOUNT APPROVAL

Please note that this is the final information provided on this form will be verified as required by the IRS. Failure to do so may result in penalties.

TYPE OF ACCOUNT (check one): <input checked="" type="checkbox"/> SEP IRA (Self-employed Plan) <input type="checkbox"/> SIMPLE IRA <input type="checkbox"/> Coverdell Education Savings Account (ESA)		FA NUMBER <b>HORS</b>	ACCOUNT NUMBER <b>15279443</b>
LEGAL NAME (FIRST MIDDLE INITIAL LAST) <b>WILLIAM A. RHODES, JR. - PLVR</b>		SOCIAL SECURITY (TAX ID) NUMBER <b>428-76-2425</b>	DATE OF BIRTH (MM/DD/YYYY) <b>5/19/48</b>
IF NO. CITIZEN OF WHAT COUNTRY? <b>USA</b>		MARITAL STATUS (check one): <input checked="" type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE	FEE SCHEDULE ANNUAL CUSTODIAL FEE 136 TERMINATION FEE 375
TELEPHONE NUMBER: HOME <b>281-854-3554</b> MOBILE <b>713-866-5110</b>		SPOUSE'S NAME: <b>N/A</b>	A custodial fee will be charged annually from the account. Upon termination of this account for any reason other than death or disability, a termination fee will be charged.
HOME ADDRESS: (STREET ADDRESS - NO PO BOX ALLOWED) <b>15719 MEA SARDEN DR</b>		NUMBER OF DEPENDENTS <b>2</b>	
CITY <b>HOUSTON</b> STATE <b>TX</b> ZIP <b>77095</b>			
DUPLICATE MAILING ADDRESS: CONFIRMATION <input type="checkbox"/> STATEMENT <input type="checkbox"/> BOTH <input type="checkbox"/>		ALTERNATE MAILING ADDRESS:	
NAME _____		NAME _____	
CITY _____ STATE _____ ZIP _____		CITY _____ STATE _____ ZIP _____	
PRIMARY OWNER EMPLOYMENT INFORMATION: EMPLOYER NAME <b>ACUMPT ADMINISTRATORS</b>			
ADDRESS <b>9533 W. 34th HOUSTON, TX 77099</b>			
POSITION TITLE <b>PLVR</b> TELEPHONE <b>713-219-1213</b> TYPE OF BUSINESS <b>ADMINISTRATIVE</b>			
RETIRED <input type="checkbox"/> IF RETIRED, COMPANY NAME _____		HOMELANDER <input type="checkbox"/>	
APPROXIMATE ANNUAL INCOME: <b>100,000</b>	APPROXIMATE LIQUID NET WORTH: <b>300,000</b>	APPROXIMATE NET WORTH: <b>300,000</b>	TAX BRACKET: <b>33.70</b>
INVESTMENT OBJECTIVES (check one): <input type="checkbox"/> GROWTH <input type="checkbox"/> INCOME <input type="checkbox"/> CAPITAL APPRECIATION <input type="checkbox"/> PRESERVATION OF CAPITAL <input type="checkbox"/> LIQUIDITY <input type="checkbox"/> SPECULATION <input type="checkbox"/> OTHER: _____			
INVESTMENT EXPERIENCE (check one): <input type="checkbox"/> BEGINNER <input type="checkbox"/> INTERMEDIATE <input type="checkbox"/> ADVANCED			
HOW WAS THE ACCOUNT OBTAINED? (check one): <input type="checkbox"/> REFERRAL <input type="checkbox"/> OTHER <input type="checkbox"/> CALL IN <input type="checkbox"/> WALK IN <input type="checkbox"/> PERSONAL ACQUAINTANCE <input type="checkbox"/> HOW LONG HAS ADVERTISING LEAD <input type="checkbox"/> REGIONAL REFERRAL CODE _____			
INITIAL TRANSACTION (FOR ALL EXCEPT TRANSFERS, NEED TO INCLUDE AMOUNT AND SYMBOL CODES) PURCHASE <input type="checkbox"/> SALE <input type="checkbox"/> DEPOSIT <input type="checkbox"/> TRANSFER <input checked="" type="checkbox"/> <b>Branchville Securities</b>			
IS THIS CLIENT A MORGAN KEEGAN EMPLOYEE? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		IS THIS CLIENT RELATED TO A MORGAN KEEGAN EMPLOYEE? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	
DOES THIS CLIENT HAVE OTHER ACCOUNTS AT MORGAN KEEGAN? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		DOES THIS CLIENT HAVE ACCOUNTS AT OTHER FIRMS? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>	
IS THIS CLIENT A REGIONAL EMPLOYEE? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		IF YES, PLEASE LIST FIRM NAMES _____	
IS CLIENT OR IMMEDIATE FAMILY MEMBER AN EMPLOYEE OF A FINANCIAL INSTITUTION OR NASD MEMBER FIRM? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		IF YES, WHAT COMPANY? _____	
IS THE BROKER REGISTERED IN THE STATE WHERE THE CLIENT RESIDES? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>			
IS THE BROKER REGISTERED IN THE STATE WHERE THE CLIENT RESIDES? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>			
UNREGISTERED FUNDS (check one): SELECT ONE: <input type="checkbox"/> REGIONAL FDIC (20) <input type="checkbox"/> OTHER <input checked="" type="checkbox"/> <b>11/19/04</b>			
SIGNATURE (Must be in the event of your death before this account is distributed, I hereby designate the following person(s) as my beneficiary(ies): PRIMARY BENEFICIARY <b>William A. Rhodes III</b> DATE OF BIRTH <b>7/29/76</b> RELATIONSHIP <b>SON</b> PERCENTAGE OF BENEFIT <b>50</b>			
SECONDARY BENEFICIARY <b>Ray E. Rhodes</b> DATE OF BIRTH <b>7/11/81</b> RELATIONSHIP <b>DAUGHTER</b> PERCENTAGE OF BENEFIT <b>50</b>			
THIRD BENEFICIARY _____			
FOURTH BENEFICIARY _____			
FIFTH BENEFICIARY _____			
SIXTH BENEFICIARY _____			
SEVENTH BENEFICIARY _____			
EIGHTH BENEFICIARY _____			
NINTH BENEFICIARY _____			
TENTH BENEFICIARY _____			
ELEVENTH BENEFICIARY _____			
TWELFTH BENEFICIARY _____			
THIRTEENTH BENEFICIARY _____			
FOURTEENTH BENEFICIARY _____			
FIFTEENTH BENEFICIARY _____			
SIXTEENTH BENEFICIARY _____			
SEVENTEENTH BENEFICIARY _____			
EIGHTEENTH BENEFICIARY _____			
NINETEENTH BENEFICIARY _____			
TWENTIETH BENEFICIARY _____			
TWENTY-FIRST BENEFICIARY _____			
TWENTY-SECOND BENEFICIARY _____			
TWENTY-THIRD BENEFICIARY _____			
TWENTY-FOURTH BENEFICIARY _____			
TWENTY-FIFTH BENEFICIARY _____			
TWENTY-SIXTH BENEFICIARY _____			
TWENTY-SEVENTH BENEFICIARY _____			
TWENTY-EIGHTH BENEFICIARY _____			
TWENTY-NINTH BENEFICIARY _____			
THIRTIETH BENEFICIARY _____			
THIRTY-FIRST BENEFICIARY _____			
THIRTY-SECOND BENEFICIARY _____			
THIRTY-THIRD BENEFICIARY _____			
THIRTY-FOURTH BENEFICIARY _____			
THIRTY-FIFTH BENEFICIARY _____			
THIRTY-SIXTH BENEFICIARY _____			
THIRTY-SEVENTH BENEFICIARY _____			
THIRTY-EIGHTH BENEFICIARY _____			
THIRTY-NINTH BENEFICIARY _____			
FORTIETH BENEFICIARY _____			
FORTY-FIRST BENEFICIARY _____			
FORTY-SECOND BENEFICIARY _____			
FORTY-THIRD BENEFICIARY _____			
FORTY-FOURTH BENEFICIARY _____			
FORTY-FIFTH BENEFICIARY _____			
FORTY-SIXTH BENEFICIARY _____			
FORTY-SEVENTH BENEFICIARY _____			
FORTY-EIGHTH BENEFICIARY _____			
FORTY-NINTH BENEFICIARY _____			
FIFTIETH BENEFICIARY _____			
FIFTY-FIRST BENEFICIARY _____			
FIFTY-SECOND BENEFICIARY _____			
FIFTY-THIRD BENEFICIARY _____			
FIFTY-FOURTH BENEFICIARY _____			
FIFTY-FIFTH BENEFICIARY _____			
FIFTY-SIXTH BENEFICIARY _____			
FIFTY-SEVENTH BENEFICIARY _____			
FIFTY-EIGHTH BENEFICIARY _____			
FIFTY-NINTH BENEFICIARY _____			
SIXTIETH BENEFICIARY _____			
SIXTY-FIRST BENEFICIARY _____			
SIXTY-SECOND BENEFICIARY _____			
SIXTY-THIRD BENEFICIARY _____			
SIXTY-FOURTH BENEFICIARY _____			
SIXTY-FIFTH BENEFICIARY _____			
SIXTY-SIXTH BENEFICIARY _____			
SIXTY-SEVENTH BENEFICIARY _____			
SIXTY-EIGHTH BENEFICIARY _____			
SIXTY-NINTH BENEFICIARY _____			
SEVENTIETH BENEFICIARY _____			
SEVENTY-FIRST BENEFICIARY _____			
SEVENTY-SECOND BENEFICIARY _____			
SEVENTY-THIRD BENEFICIARY _____			
SEVENTY-FOURTH BENEFICIARY _____			
SEVENTY-FIFTH BENEFICIARY _____			
SEVENTY-SIXTH BENEFICIARY _____			
SEVENTY-SEVENTH BENEFICIARY _____			
SEVENTY-EIGHTH BENEFICIARY _____			
SEVENTY-NINTH BENEFICIARY _____			
EIGHTIETH BENEFICIARY _____			
EIGHTY-FIRST BENEFICIARY _____			
EIGHTY-SECOND BENEFICIARY _____			
EIGHTY-THIRD BENEFICIARY _____			
EIGHTY-FOURTH BENEFICIARY _____			
EIGHTY-FIFTH BENEFICIARY _____			
EIGHTY-SIXTH BENEFICIARY _____			
EIGHTY-SEVENTH BENEFICIARY _____			
EIGHTY-EIGHTH BENEFICIARY _____			
EIGHTY-NINTH BENEFICIARY _____			
NINETY BENEFICIARY _____			
NINETY-FIRST BENEFICIARY _____			
NINETY-SECOND BENEFICIARY _____			
NINETY-THIRD BENEFICIARY _____			
NINETY-FOURTH BENEFICIARY _____			
NINETY-FIFTH BENEFICIARY _____			
NINETY-SIXTH BENEFICIARY _____			
NINETY-SEVENTH BENEFICIARY _____			
NINETY-EIGHTH BENEFICIARY _____			
NINETY-NINTH BENEFICIARY _____			
HUNDRETH BENEFICIARY _____			

William A. Rhodes III 1/19/04  
CLIENT SIGNATURE DATE

Russell W. Allen 1/20/04 2003 1-27-04 Leslie O. Barnett 1-27-04  
BROKER SIGNATURE DATE BOM INITIALS APPROVED DATE BRANCH MANAGER SIGNATURE DATE



Morgan Keegan & Company, Inc.  
IRA NEW ACCOUNT FORM

Please note that the identity information provided on this form will be verified as required by the USA Patriot Act of 2001.

TYPE OF ACCOUNT	CASH	ACCOUNT DESCRIPTION	IRA - ROLLOVER IRA	FA #	HOJR	ACCOUNT NUMBER	TT389227
ACCOUNT TITLE			SSN/ID or FOREIGN #		DATE OF BIRTH (mm/dd/yyyy)		
JIMMY A. BURKE - ROLLOVER IRA			45A-58-0276		10/22/1939		
US CITIZEN/RESIDENT ALIEN (GREEN CARD)			Yes		FEE SCHEDULE		
CITIZEN OF WHAT COUNTRY			MARITAL STATUS		ANNUAL CUSTODIAL FEE		
			MARRIED		\$35		
TELEPHONE #			SPOUSE'S NAME		TERMINATION FEE		
HOME (281) 479-2633					\$75		
MODILE			NUMBER OF DEPENDENTS		A custodial fee will be debited annually from the account. Upon termination of the account for any reason other than death or disability, a termination fee will be charged.		
HOME ADDRESS							
119 WEST 6TH STREET							
CITY DEER PARK			STATE TX		ZIP 77536		
PRIMARY OWNER EMPLOYMENT INFORMATION			RETIRED				
EMPLOYER NAME			SHELL OIL COMPANY		TYPE OF BUSINESS		
ADDRESS			OIL BUSINESS				
POSITION/TITLE			MANAGERS		TELEPHONE		
APPROXIMATE ANNUAL INCOME			APPROXIMATE LIQUID NET WORTH		APPROXIMATE NET WORTH		
\$65,000 - \$124,999			\$500,000 - \$1,000,000		\$1,000,000 - \$5,000,000		
INVESTMENT OBJECTIVES			TAX BRACKET				
1 GROWTH			2 INCOME				
SEEKS CAPITAL APPRECIATION PRIMARILY WITH EQUITY ORIENTED INVESTMENTS THAT HAVE POTENTIAL FOR SIGNIFICANT GROWTH			SEEKS INCOME VIA FIXED INCOME OR EQUITY INVESTMENTS THAT OFFER HIGHER YIELDS				
TAX ADVANTAGE			SPECULATION				
PREFERENCE FOR INVESTMENTS WHICH OFFER TAX-FREE INCOME OR TAX-DEFERRED ADVANTAGES			SEEKS TO MAXIMIZE RETURN VIA A BROAD RANGE OF INVESTMENT STRATEGIES THAT INVOLVE A HIGH DEGREE OF RISK VOLATILITY AND/OR TRADING ACTIVITY				
INVESTMENT EXPERIENCE							
STOCKS			OVER 5		TAX-FREE BONDS		
MUTUAL FUNDS			UNDER 1		UNDER 1		
INSURANCE/ANNUITIES			UNDER 1		UNDER 1		
HOW WAS THE ACCOUNT OBTAINED?			OTHER				
INITIAL TRANSACTION			DEPOSIT		AMOUNT		
					\$80,000.00		
IS THIS CLIENT A MORGAN KEEGAN EMPLOYEE?			No		IS THIS CLIENT RELATED TO A MORGAN KEEGAN EMPLOYEE?		
					No		
DOES THIS CLIENT HAVE OTHER ACCOUNTS AT MORGAN KEEGAN?			No		DOES THE CLIENT HAVE ACCOUNTS AT OTHER FIRMS?		
					Yes		
IS THIS CLIENT A REGIONAL EMPLOYEE?			No		IS CLIENT OR IMMEDIATE FAMILY MEMBER A DIRECTOR CORPORATE OFFICER OR >= 10% SHAREHOLDER OF A PUBLICLY TRADED COMPANY?		
					No		
IS CLIENT OR IMMEDIATE FAMILY MEMBER AN EMPLOYEE OF A FINANCIAL INSTITUTION OR NASD MEMBER FIRM?			No				
NAME OF FINANCIAL INSTITUTION OR NASD MEMBER FIRM							
DOES THE BROKER HAVE A BENEFICIAL INTEREST IN THIS ACCOUNT?			No				
WILL THIS ACCOUNT BE OPERATED BY ANY OTHER PERSON OR INVESTMENT ADVISOR WITH TRADING AUTHORIZATION?			No				
NAME OF AUTHORIZED AGENT/INVESTMENT ADVISOR							
FUND OPTION			BRIEFUS GENERAL (T1)				
DELIVER:			PAYMENT:		DIVIDEND:		PRINCIPAL:
Hold street name			Hold proceeds		Credit Account		Credit Account
MATURITY:			Credit Account				
BENEFICIARY (ES) of your IRA in the event of your death below this account is distributed, I hereby designate one following person(s) as my beneficiary:							
BENEFICIARY			DATE OF BIRTH		RELATIONSHIP		% PRIMARY/CONTINGENT
JIMMY & PEGGY BURKE REV LIVING TRUST PER TRUST			05/12/1984		TRUST		100.00 PRIMARY
NOT FDIC INSURED			MAY LOSE VALUE		NO BANK GUARANTEE		SEE ACCOUNT AGREEMENT RISK OF LOSS DISCLOSURES

By signing below, I acknowledge that I have read, received, understood and agree to abide by all the terms and conditions set forth in the Custodial Account Agreement and Disclosure Statement incorporated herein by this reference. The Custodial Account Agreement contains a binding arbitration clause and other provisions substantially affecting my rights. I HAVE REVIEWED THE FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES AND AGREE THAT THIS INFORMATION IS CORRECT. I have retained a copy of the Custodial Account Agreement and Disclosure Statement for my records. I have been advised that the above identity information provided will be verified. The arbitration agreement is set forth in Section 5, Pages 3-5 of the accompanying Custodial Account Agreement and Disclosure Statement.

Broker Signature: Kimberly W. Hays DATE: 10/7/05  
 BOM INITIALS APPROVED: Kimberly Hays DATE: 9/19/2005  
 CLIENT SIGNATURE: Jimmy A. Burke DATE: 9/19/2005  
 You must sign in blue or black ink.

Morgan Keegan & Company, Inc.  
IRA NEW ACCOUNT FORM

77391035

Please note that the identity information provided on this form will be verified as required by the USA Patriot Act of 2001.

TYPE OF ACCOUNT	CASH	ACCOUNT DESCRIPTION	IRA - ROLLOVER IRA	FA #	HOUR	ACCOUNT NUMBER	77391035
ACCOUNT TITLE		SSENTID or FOREIGN #		DATE OF BIRTH (mm/dd/yyyy)			
PEGGY E. BURKE - ROLLOVER IRA		452-50-3452		05/25/1941			
		MARITAL STATUS		MARRIED		FEE SCHEDULE	
		SPOUSE'S NAME				ANNUAL CUSTODIAL FEE \$35	
US CITIZEN/RESIDENT ALIEN (GREEN CARD)		Yes				TERMINATION FEE \$75	
CITIZEN OF WHAT COUNTRY						A custodial fee will be debited annually from the account. Upon termination of the account for any reason other than death or disability, a termination fee will be charged.	
TELEPHONE #	HOME (281) 479-2893	MOBILE		NUMBER OF DEPENDENTS	0		
HOME ADDRESS		119 WEST 6TH STREET					
CITY	DEER PARK	STATE	TX	ZIP	77530		
PRIMARY OWNER EMPLOYMENT INFORMATION		RETIRED					
EMPLOYER NAME		DUPOINT		TYPE OF BUSINESS		CONSUMER PRODUCTS ETC.	
ADDRESS							
POSITION/TITLE	PROFESSIONAL	TELEPHONE		FAX			
APPROXIMATE ANNUAL INCOME	\$63,000 - \$724,999	APPROXIMATE LIQUID NET WORTH	\$500,000 - \$1,000,000	APPROXIMATE NET WORTH	\$1,000,000 - \$5,000,000	TAX BRACKET	28%
INVESTMENT OBJECTIVES							
1 GROWTH SEEKS CAPITAL APPRECIATION PRIMARILY WITH EQUITY ORIENTED INVESTMENTS THAT HAVE POTENTIAL FOR SIGNIFICANT GROWTH TAX ADVANTAGE PREFERENCE FOR INVESTMENTS WHICH OFFER TAX-FREE INCOME OR TAX-DEFERRED ADVANTAGES				2 INCOME SEEKS INCOME VIA FIXED-INCOME OR EQUITY INVESTMENTS THAT OFFER HIGHER YIELDS SPECULATION SEEKS TO MAXIMIZE RETURN VIA A BROAD RANGE OF INVESTMENT STRATEGIES THAT INVOLVE A HIGH DEGREE OF RISK VOLATILITY, AND/OR TRADING ACTIVITY			
INVESTMENT EXPERIENCE							
STOCKS	OVER 5	TAX-FREE BONDS	UNDER 1	TAXABLE BONDS	UNDER 1		
MUTUAL FUNDS	UNDER 1	OPTIONS	UNDER 1	COMMODITIES	UNDER 1		
INSURANCE/ANNUITIES	UNDER 1	OTHER	UNDER 1				
HOW WAS THE ACCOUNT OBTAINED? OTHER							
INITIAL TRANSACTION		TRANSFER FROM MERRILL LYNCH		AMOUNT	SYMBOL/CUSIP		
IS THIS CLIENT A MORGAN KEEGAN EMPLOYEE?		No		IS THIS CLIENT RELATED TO A MORGAN KEEGAN EMPLOYEE?		No	
DOES THIS CLIENT HAVE OTHER ACCOUNTS AT MORGAN KEEGAN?		No		DOES THE CLIENT HAVE ACCOUNTS AT OTHER FIRMS?		Yes	
IS THIS CLIENT A REGION'S EMPLOYEE?		No		IS CLIENT OR IMMEDIATE FAMILY MEMBER A DIRECTOR, CORPORATE OFFICER OR >= 10% SHAREHOLDER OF A PUBLICLY TRADED COMPANY?		No	
IS CLIENT OR IMMEDIATE FAMILY MEMBER AN EMPLOYEE OF A FINANCIAL INSTITUTION OR NASD MEMBER FIRM?		No		NAME OF FINANCIAL INSTITUTION OR NASD MEMBER FIRM			
DOES THE BROKER HAVE A BENEFICIAL INTEREST IN THIS ACCOUNT?		No		WILL THIS ACCOUNT BE OPERATED BY ANY OTHER PERSON OR INVESTMENT ADVISOR WITH TRADING AUTHORIZATION?		No	
NAME OF AUTHORIZED AGENT/INVESTMENT ADVISOR							
FUND OPTION DREYFUS GENERAL (71)							
DELIVER:	PAYMENT:	DIVIDEND:	PRINCIPAL:	MATURITY:			
Hold street name	Hold proceeds	Credit Account	Credit Account	Credit Account			
BENEFICIARY (ISA) of your IRA in the event of my death before this account is distributed, I hereby designate the following person(s) as my beneficiary:							
BENEFICIARY		DATE OF BIRTH	RELATIONSHIP	%	PRIMARY/CONTINGENT		
JIMMY & PEGGY BURKE REV LIVING TRUST		05/12/1994	TRUST	100.00	PRIMARY		
NOT FOR INSURED	MAY LOSE VALUE	NO BANK GUARANTEE	SEE ACCOUNT AGREEMENT RISK OF LOSS DISCLOSURES				

By signing below, I acknowledge that I have read, received, understand and agree to abide by all the terms and conditions set forth in the Custodial Account Agreement and Disclosure Statement incorporated herein by this reference. The Custodial Account Agreement contains a binding arbitration clause and other provisions substantially affecting my rights. I HAVE REVIEWED THE FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES AND AGREE THAT THIS INFORMATION IS CORRECT. I have retained a copy of the Custodial Account Agreement and Disclosure Statement for my records. I have been advised that the above identity information provided will be verified. This arbitration agreement is set forth in Section 6, Pages 3-5 of the accompanying Custodial Account Agreement and Disclosure Statement.

FINANCIAL ADVISOR SIGNATURE: Luigi M. Altieri DATE: 10/7/05 CH: 09/01/2005  
 CLIENT SIGNATURE: Peggy E. Burke DATE: 9/19/05  
 BRANCH MANAGER SIGNATURE: Rebecca B. Howell DATE: 10/7/05

You must sign in blue or black ink.

Morgan Keegan &amp; Company, Inc. New Account Form

30613731

Please note that the identity information provided on this form will be verified as required by the USA Patriot Act of 2001.

TYPE OF ACCOUNT	MOR - CASH	ACCOUNT DESCRIPTION	INDIVIDUAL	FA NUMBER	HQJR	ACCOUNT NUMBER	30613731
ACCOUNT TITLE				PRIMARY SSN/TIN or FPOB/OTIS		DATE OF BIRTH (mm/dd/yyyy)	
TODD B. BURKE				485-13-8124		05/29/1966	
				TELEPHONE # HOME (713) 97-9983			
				MOBILE			
				SECONDARY SSN/TIN or FOREIGN #		DATE OF BIRTH (mm/dd/yyyy)	
US CITIZEN/RESIDENT ALIEN (GREEN CARD)				Yes			
CITIZEN OF WHAT COUNTRY				NUMBER OF DEPENDENTS		0	
HOME ADDRESS				MARITAL STATUS		SINGLE	
9400 DOLVER #74							
CITY HOUSTON				STATE TX		ZIP 77043	
PRIMARY OWNER EMPLOYMENT INFORMATION				EMPLOYED			
EMPLOYER NAME				SMITH AND ASSOCIATES		TYPE OF BUSINESS	
ADDRESS				3306 HOLLISTER		DISTRIBUTOR	
HOUSTON, TX 77040				TELEPHONE (713) 334-7173		FAX	
POSITION/TITLE				PROFESSIONAL			
APPROXIMATE ANNUAL INCOME		APPROXIMATE LIQUID NET		APPROXIMATE NET WORTH		TAX BRACKET	
Over \$150,000		\$100,000 - \$500,000		\$500,000 - \$1,000,000		35%	
INVESTMENT OBJECTIVES							
1 GROWTH				2 INCOME			
SEEKS CAPITAL APPRECIATION PRIMARILY WITH EQUITY ORIENTED INVESTMENTS THAT HAVE POTENTIAL FOR SIGNIFICANT GROWTH				SEEKS INCOME VIA FIXED-INCOME OR EQUITY INVESTMENTS THAT OFFER HIGHER YIELDS			
TAX ADVANTAGE				SPECULATION			
PREFERENCE FOR INVESTMENTS WHICH OFFER TAX-FREE INCOME OR TAX-DEFERRED ADVANTAGES.				SEEKS TO MAXIMIZE RETURN VIA A BROAD RANGE OF INVESTMENT STRATEGIES THAT INVOLVE A HIGH DEGREE OF RISK, VOLATILITY, AND/OR TRADING ACTIVITY			
INVESTMENT EXPERIENCE - YEARS							
STOCKS		OVER 5		TAX-FREE BONDS		UNDER 1	
MUTUAL FUNDS		OVER 5		OPTIONS		UNDER 1	
INSURANCE/ANNUITIES		UNDER 1		OTHER		UNDER 1	
HOW WAS THE ACCOUNT OBTAINED?				OTHER REFERRAL			
INITIAL TRANSACTION				TRANSFER			
IS THIS CLIENT A MORGAN KEEGAN EMPLOYEE?				No			
IS THIS CLIENT RELATED TO A MORGAN KEEGAN EMPLOYEE?				No			
NAME				RELATIONSHIP			
DOES THIS CLIENT HAVE OTHER ACCOUNTS AT MORGAN KEEGAN?				No			
DOES THE CLIENT HAVE ACCOUNTS AT OTHER FIRMS?				Yes			
FIRM NAMES				SMITH BARNEY			
IS THIS CLIENT A REGION'S EMPLOYEE?				No			
IS CLIENT OR IMMEDIATE FAMILY MEMBER A DIRECTOR, CORPORATE OFFICER OR > 10% SHAREHOLDER OF A PUBLICLY TRADED COMPANY?				No			
NAME OF FINANCIAL INSTITUTION OR NASD MEMBER FIRM				No			
DOES THE BROKER HAVE A BENEFICIAL INTEREST IN THIS ACCOUNT?				No			
WILL THIS ACCOUNT BE OPERATED BY ANY OTHER PERSON OR INVESTMENT ADVISOR WITH TRADING AUTHORIZATION?				No			
NAME OF AUTHORIZED AGENT/INVESTMENT ADVISOR							
FUND OPTION				REGIONS FUND FUND (20)			
DELIVERY		PAYMENT		DIVIDEND		PRINCIPAL	
Hold street name		Hold proceeds		Credit Account		Credit Account	
NOT FDIC INSURED		MAY LOSE VALUE		NO BANK GUARANTEE		SEE ACCOUNT AGREEMENT RISK OF LOSS DISCLOSURES	

By signing below, I/we acknowledge that I/we have read, received, understood and agree to abide by all the terms and conditions set forth in the Client Agreement and Disclosure Statement incorporated herein by this reference. The Client Agreement contains a binding arbitration clause and other provisions substantially affecting my rights. I/we have reviewed the financial information and investment objectives and agree that this information is correct. I/we have retained a copy of the AGREEMENT STATEMENT for my/our records. I/we have been advised that the above identity information provided will be verified. "The arbitration agreement is set forth in, Section 5, Page 2 of the accompanying Agreement and Disclosure Statement."

Financial Advisor Signature: *Robert J. Smith* DATE: 3/2/06  
 Client Signature: *Todd B. Burke* DATE: 2-2-06

Branch Manager Signature: *Leslie D. Barnett* DATE: 3-2-06  
 Client Signature: \_\_\_\_\_ DATE: \_\_\_\_\_  
 Client Signature: \_\_\_\_\_ DATE: \_\_\_\_\_

Client Signature: \_\_\_\_\_ DATE: \_\_\_\_\_  
 You must sign in blue or black ink.

77603918

Please note that this identity information provided on this form will be verified as required by the USA Patriot Act of 2001.

TYPE OF ACCOUNT	MOD - CASH	ACCOUNT DESCRIPTION	IRA - ROLLOVER IRA	FA #	WOJN	ACCOUNT NUMBER	77802918
ACCOUNT TITLE		SS4ND or FOREIGN #		DATE OF BIRTH (mm/dd/yyyy)			
TODD B BURKE - ROLLOVER IRA		465-15-4324		9/30/1964			
		MARITAL STATUS		SINGLE		FEE SCHEDULE	
		SPOUSE'S NAME				ANNUAL CUSTODIAL FEE \$35	
US CITIZEN/RESIDENT ALIEN (GREEN CARD)		Yes				TERMINATION FEE \$75	
CITIZEN OF WHAT COUNTRY						A custodial fee will be debited annually from the account. Upon termination of the account for any reason other than death or disability, a termination fee will be charged.	
TELEPHONE #		HOME (713) 787-0989		MOBILE		NUMBER OF DEPENDENTS	
HOME ADDRESS		9400 DELIVER #74				0	
CITY HOUSTON		STATE TX		ZIP 77063			
PRIMARY OWNER EMPLOYMENT INFORMATION				EMPLOYED			
EMPLOYER NAME		SMITH & ASSOCIATES		TYPE OF BUSINESS		DISTRIBUTOR	
ADDRESS		5306 HOLLISTER HOUSTON, TX 77010					
POSITION/TITLE		PROFESSIONAL		TELEPHONE (713) 334-7175		FAX	
APPROXIMATE ANNUAL INCOME		APPROXIMATE LIQUID NET WORTH		APPROXIMATE NET WORTH		TAX BRACKET	
Over \$150,000		\$500,000 - \$1,000,000		\$500,000 - \$1,000,000		35%	
<b>INVESTMENT OBJECTIVES</b>							
1 GROWTH				2 INCOME			
SEEKS CAPITAL APPRECIATION PRIMARILY WITH EQUITY ORIENTED INVESTMENTS THAT HAVE POTENTIAL FOR SIGNIFICANT GROWTH				SEEKS INCOME VIA FIXED-INCOME OR EQUITY INVESTMENTS THAT OFFER HIGHER YIELDS			
TAX ADVANTAGE				SPECULATION			
PREFERENCE FOR INVESTMENTS WHICH OFFER TAX-FREE INCOME OR TAX-DEFERRED ADVANTAGES				SEEKS TO MAXIMIZE RETURN VIA A BROAD RANGE OF INVESTMENT STRATEGIES THAT INVOLVE A HIGH DEGREE OF RISK VOLATILITY AND/OR TRADING ACTIVITY			
<b>INVESTMENT EXPERIENCE</b>							
STOCKS		OVER 5		TAX-FREE BONDS		UNDER 1	
MUTUAL FUNDS		OVER 5		OPTIONS		UNDER 1	
INSURANCE/ANNUITIES		UNDER 1		OTHER		UNDER 1	
HOW WAS THE ACCOUNT OBTAINED? OTHER REFERRAL							
INITIAL TRANSACTION		TRANSFER		AMOUNT		SYMBOL/CUSIP	
IS THIS CLIENT A MORGAN KEEGAN EMPLOYEE?				No			
				NAME		RELATIONSHIP	
DOES THIS CLIENT HAVE OTHER ACCOUNTS AT MORGAN KEEGAN?				No			
				FIRM NAMES		MERRILL LYNCH	
IS THIS CLIENT A REGION'S EMPLOYEE?				No			
IS CLIENT OR IMMEDIATE FAMILY MEMBER A DIRECTOR CORPORATE OFFICER OR >= 10% SHAREHOLDER OF A PUBLICLY TRADED COMPANY?				No			
IS CLIENT OR IMMEDIATE FAMILY MEMBER AN EMPLOYEE OF A FINANCIAL INSTITUTION OR NASD MEMBER FIRM?				No			
NAME OF FINANCIAL INSTITUTION OR NASD MEMBER FIRM							
DOES THE BROKER HAVE A BENEFICIAL INTEREST IN THIS ACCOUNT?				No			
WILL THIS ACCOUNT BE OPERATED BY ANY OTHER PERSON OR INVESTMENT ADVISOR WITH TRADING AUTHORIZATION?				No			
NAME OF AUTHORIZED AGENT/INVESTMENT ADVISOR							
FUND OPTION REGION'S FIDC FUND (20)							
DELIVER		PAYMENT		INVESTMENT		PRINCIPAL	
Hold street name		Hold proceeds		Credit Account		Credit Account	
Maturity		Credit Account		Credit Account		Credit Account	
BENEFICIARY (IES) of your IRA: In the event of my death before this account is distributed, I hereby designate the following person(s) as my beneficiary:							
BENEFICIARY		DATE OF BIRTH		RELATIONSHIP		% PRIMARY/CONTINGENT	
JIMMY & PEGGY BURKE REVOCABLE LIVING TRU		3/21/1934		TRUST		100.00 PRIMARY	
NOT FIDC INSURED		MAY LOSE VALUE		NO BANK GUARANTEE		SEE ACCOUNT AGREEMENT RISK OF LOSS DISCLOSURES	
By signing below, I acknowledge that I have read, received, understood and agree to abide by all the terms and conditions set forth in the Custodial Account Agreement and Disclosure Statement incorporated herein by this reference. The Custodial Account Agreement contains a binding arbitration clause and other provisions substantially affecting my rights. I HAVE REVIEWED THE FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES AND AGREE THAT THIS INFORMATION IS CORRECT. I have received a copy of the Custodial Account Agreement and Disclosure Statement for my records. I have been advised that the above identity information provided will be verified. This verification information is set forth in Section 5, Pages 3-5 of the accompanying Custodial Account Agreement and Disclosure Statement.							
Financial Advisor Signature		DATE		BOM INITIALS APPROVED		DATE	
Lester D. Barnett		3/2/06		LB 3/2/06		02/15/2006	
Client Signature		DATE		Branch Manager Signature		DATE	
Todd B. Burke		3/2/06		Lester D. Barnett		3/2/06	



15. **Default of exchange.** Morgan Keegan shall not be liable to the undersigned for any default by a market or exchange on which the undersigned may have acquired a position. The undersigned understands that exchanges may change terms, rules and procedures which may affect markets adversely; the exchange may also default on a duty to pay its obligation or may be unable to take or make delivery of positions traded therein.

16. **Limits on transactions.** Morgan Keegan may limit the number of securities, options or contracts related thereto which it will place, buy, sell or hold for the account of the undersigned and reserves the right to cease accepting orders for additional securities options or contracts related thereto from the undersigned at any time.

17. **Morgan Keegan recommendations as opinions.** Morgan Keegan's recommendations are recognized by the undersigned as opinions since such suggestions may deal with future developments that cannot be predicted with certainty, and Morgan Keegan is under no obligation to keep the undersigned abreast of developments in the market concerning securities, options or contracts related thereto, and the undersigned shall be responsible for monitoring interest of those developments.

18. **Inconsistent recommendations possible; trades create commissions.** Morgan Keegan may from time to time make recommendations concerning the advisability of buying, selling or holding securities, options or contracts related thereto, or employing a trading method or program. The market activities of Morgan Keegan or any of its officers, directors, employees, customers or shareholders may be inconsistent with the recommendations of Morgan Keegan to the undersigned. Morgan Keegan is in the business of providing securities account services, many of which result in the generation of brokerage commissions. If the undersigned elects to follow a trading program, such a program may result in a higher number of trades being made and a resulting greater amount of commissions being generated in the undersigned's account.

19. **Commissions, fees and charges.** The undersigned agrees that commissions and fees will be charged to the account in accordance with Morgan Keegan policy. Commissions and fees amounts may be charged from time to time by Morgan Keegan without notice to the undersigned. Such fees may include but not be limited to a service charge in the event any account produces no commission revenue in a calendar year and a service charge for accounts transferred to other firms. The undersigned agrees that in the event payment is not made by settlement date for securities purchased in a cash account of the undersigned, to the extent provided by law, a late charge may be imposed at the maximum rate of interest set forth in the Statement of Credit Terms from the settlement date to the date of payment.

20. **Permission to obtain credit reports.** The undersigned authorizes Morgan Keegan to obtain information concerning credit and business conduct of the undersigned as Morgan Keegan deems such to be appropriate. Upon written request from the undersigned, credit reports in the possession of Morgan Keegan will be provided to the undersigned, including the name and address of the consumer credit reporting agency which provided the report.

21. **Receipt of checks, credit card checks when paid.** All checks from the undersigned to be credited to the undersigned's account with Morgan Keegan shall be payable or endorsed to Morgan Keegan & Company, Inc. Morgan Keegan may in its discretion (a) refuse to accept for the undersigned's account checks payable to any party other than the undersigned and (b) accept checks for collection only, which checks shall not be credited to the undersigned's account until paid.

22. **Attorney's fees.** Any expense, including costs and attorney's fees (whether for outside or inside counsel), incurred by Morgan Keegan in collection of a deficit from the undersigned or in enforcing Morgan Keegan's rights under this agreement shall be borne solely by the undersigned. Any expense, including attorney's fees (whether for outside or inside counsel), incurred by Morgan Keegan in defense of an action brought by the undersigned against Morgan Keegan or its agents or employees in connection with any account of the undersigned shall be borne solely by the undersigned should Morgan Keegan prevail.

23. **Notice delivered to undersigned when mailed to account address.** Communications directed to the undersigned at the address then appearing on the account of the undersigned, sent by ordinary mail or delivered to such address, shall be deemed to have been personally delivered to the undersigned whether or not actually received.

24. **Notice to Morgan Keegan.** Unless otherwise specified, any notice required by this agreement to be given by the undersigned to Morgan Keegan shall be addressed to the Manager of Morgan Keegan's Customer Service Department at Morgan Keegan's Home Office at 1100 North First Street, Memphis, Tennessee 38103, or at such other address as Morgan Keegan may instruct in writing.

25. **Modification of this agreement.** All transactions and dealings with Morgan Keegan prior to the execution of this agreement are hereby ratified by the undersigned and the undersigned hereby agrees that all such transactions and dealings are subject to all terms and provisions of this agreement as if they had taken place subsequent to the execution hereof.

26. **Irrevocability of provision not affecting enforceability of agreement.** In the event any provision or clause of this agreement shall be deemed invalid, void or unenforceable for any reason, that determination shall not affect the remainder of this agreement, which shall continue in full force and effect.

27. **Acceptance of agreement by Morgan Keegan.** Except as provided in paragraph 2 with respect to modification, the acceptance, opening or maintenance of an account for the undersigned by Morgan Keegan shall constitute acceptance of this agreement by Morgan Keegan without signature thereon.

#### 28. Joint Accounts.

a. If this is a Joint Account, the undersigned agree that they each shall have authority on behalf of this account to buy, sell and otherwise deal in securities through Morgan Keegan as brokers in respect to the account, confirmations, statements and communications of every kind to receive for the account and to dispose of money, securities and other property to make, terminate, or modify for the account, agreements relating to these matters or waive any of the provisions of such agreements; and generally to deal with Morgan Keegan as if each of the undersigned were the account owner, all without notice to the other account owners. The undersigned agree that notice to any account owner shall be deemed to be notice to all account owners. Each account owner shall be jointly and severally liable for this account.

b. Morgan Keegan may follow the instructions of any of the undersigned concerning this account and make deliveries to any of the undersigned of any or all monies in this account, and make payments to any of the undersigned, of any or all monies in this account as any of the undersigned may order and direct, even if such monies and/or

payments shall be made to one of the undersigned personally, and not for this account. Morgan Keegan shall be under no obligation to inquire into the purpose of any such demand for delivery of securities or payment, and Morgan Keegan shall not be bound to see to the application or disposition of the said securities and/or monies so delivered or paid to any of the undersigned.

c. In the event of the death of any of the undersigned, the survivor(s) shall immediately give Morgan Keegan written notice thereof and Morgan Keegan may, before or after receiving such notice, take such proceedings, require such documents, retain such portion and/or restrict transactions in the account as Morgan Keegan may deem advisable to protect Morgan Keegan against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any of the undersigned who shall have died shall be liable and each survivor will be liable, jointly and severally, to Morgan Keegan for any debt or loss in this account resulting from the completion of transactions initiated prior to Morgan Keegan's receipt of a written notice of such death or occurred on the liquidation of the account or the adjustment of the interests of the respective parties.

d. Any taxes or other expenses becoming a lien against or being payable out of the account as the result of the death of any of the undersigned, or through the exercise by his or her estate or representatives at any rights in the account shall be chargeable against the interest of the survivor(s) as well as against the interest of the estate of the decedent. This provision shall not release the decedent's estate from any liability provided for in this agreement.

#### e. DESIGNATION OF TENANCY:

1. **Joint Tenants with Rights of Survivorship.** When one dies his or her interest passes to the survivor(s).

Morgan Keegan may presume that it is the express intention of the undersigned to create an estate or account as joint tenants with rights of survivorship and not as tenants-in-common, unless otherwise provided by striking this paragraph ("1") and filing in the form of paragraph ("2") hereafter. In the event of the death of either or any of the undersigned, the entire interest in the joint account shall be vested in the survivor(s) on the same terms and conditions as thereupon held, without in any manner releasing the decedent's estate from the liability.

2. **Tenants-in-Common without Rights of Survivorship.** When one dies, his or her interest passes to his or her estate.

Morgan Keegan may presume that if we strike paragraph ("1") above and fill in the latter of this paragraph ("2") below, it is the express intention of the undersigned to create an estate or account as tenants-in-common without rights of survivorship and not as joint tenants. Our interests in the account shall be set forth below. In the event of the death of either or any of the undersigned, the interests in the account shall be determined as of the close of business on the date of death of the decedent (or on the next following business day if the date of death is not a business day) as follows:

Name of Tenant	or his or her estate	%	Note: Total percentages must equal 100%
Name of Tenant	or his or her estate	%	
Name of Tenant	or his or her estate	%	

\*Indicate names and percentage amounts of the interests of each tenant. The only names to be inserted are those of the present owners of the account, heirs or beneficiaries CANNOT be designated on this form.

29. **Beneficial ownership disclosures.** Under rule 14b-1(c) of the Securities Exchange Act, Morgan Keegan is required to disclose to the holder the name, address, and securities position of its customers who are beneficial owners of that issuer's securities unless the customer objects.

30. **Sweep of free credit balances.** Morgan Keegan may sweep all free credit balances daily into a money market fund as designated by the undersigned, or in the event no money market fund is designated, the undersigned authorizes Morgan Keegan to credit interest on free credit balances to a money market fund or reinvestment of that of the undersigned. The rate of interest paid on these balances will be published periodically by Morgan Keegan, and will vary with market conditions. The policies and procedures governing this payment of interest can be changed at any time. The undersigned agrees that no funds will be swept or receive interest unless the minimum investment requirement is met.

#### PLEASE SWEEP MY CREDIT BALANCES INTO MY MONEY FUND, WHICH IS:

(1) Money Market (2) Tax-Exempt (3) Government Obligations

31. **Tax certification.** Under penalties of perjury, the undersigned certifies: (1) that the number shown on this form is the correct taxpayer identification number for the undersigned and (2) that the undersigned is not subject to backup withholding as a result of failure to report all interest or dividends, or the Internal Revenue Service has notified the undersigned that the undersigned is no longer subject to backup withholding. (The undersigned understands that if he/she has been notified by the IRS that he/she is subject to backup withholding as a result of dividend or interest underreporting, he/she must check on the information contained in clause (2) of this paragraph.)

32. **Receipt of order flow payment.** Client securities orders may be executed with Morgan Keegan deal, with other broker dealers, or through the exchanges on which the securities are listed. Several of these market facilities offer automated execution services. Morgan Keegan's order routing among the execution facilities depends upon various factors such as the trading characteristics of the particular security and the size of the order. The policies that Morgan Keegan directs orders will execute such orders at or within the displayed national best bid and offer ("NBBO"), subject to order size and liquidity of markets, thus providing the opportunity for best execution of both limit and market orders. Morgan Keegan may receive additional cash remuneration, known as order flow payment, in some instances.

33. **Risk of Loss Disclosures:** You understand, acknowledge and agree that (i) the account is not insured by the Federal Deposit Insurance Corporation (FDIC); (ii) the account is not a deposit account or other obligation of, or guaranteed by, Regions Financial Corporation or any of its banking or other affiliates; and (iii) the funds held in the account are subject to investment risks, including possible loss of the principal amount invested. The banking affiliates of Regions Financial Corporation may be lenders to issuers of securities that we underwrite. You should refer to disclosure documents relating to particular securities for a discussion of any such lending relationship.

NOTICE: Any person, whether married, unmarried or separated, may apply for a separate account.

NOT FDIC INSURED	May lose value	No bank guarantee	See Account Agreement Risk of Loss Disclosures
------------------	----------------	-------------------	--

THE UNDERSIGNED ACKNOWLEDGES THAT THE UNDERSIGNED HAS RECEIVED A DUPLICATE OF THIS AGREEMENT; AND THAT THIS AGREEMENT CONTAINS A BINDING AND ENFORCEABLE DISPUTE RESOLUTION PROVISION IN PARAGRAPH 5 ON PAGE 1 HEREOF.

Client's Signature: Chalmette Date: 10/28/03

Other Client's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

NAME: RENE SEARS

ADDRESS: 2809 ROSETTA DR.

CITY: CHALMETTE STATE: LA ZIP: 70043

BUSINESS PHONE: 504-566-0900 HOME PHONE: 504-271-4928

PLEASE PRINT YOUR NUMBERS LIKE THIS

1 2 3 4 5 6 7 8 9 0

Account Number 3211104471025

The Social Security or Tax ID Number  
on Morgan Keegan account is:

437459663

The Special Security or Tax ID Number  
should be (do not enter dashes)

0000000000

FORM 800020 (REV 10/01)

DETACH & RETURN ONLY THIS EXECUTED PAGE TO MORGAN KEEGAN

ORIGINAL

Morgan Keegan & Company, Inc.  
NEW ACCOUNT APPROVAL

TYPE OF ACCOUNT	CASH <input checked="" type="checkbox"/> CASH <input type="checkbox"/> OTHER	MARGIN <input type="checkbox"/> MARGIN <input type="checkbox"/> ACCESS	ACCOUNT DESCRIPTION	INDIVIDUAL <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT	ESTATE <input type="checkbox"/> ESTATE <input type="checkbox"/> TRUST	CLUB <input type="checkbox"/> CLUB <input type="checkbox"/> TRUST	TRUST <input type="checkbox"/> TRUST <input type="checkbox"/> TRUST	CORP. <input type="checkbox"/> CORP. <input type="checkbox"/> OTHER	INSTRUCTIONS
Name (First, Middle, Last) <u>Charles K. Colvin &amp; Barbara Colvin STUROS</u> Address (Street, Apt. No., City, State, Zip) <u>1838 Managed Acct. 5447 Hawk Eye Dr. Sulverde TX 778163</u> Telephone (Area Code, Number) <u>830-980-2222</u> Date of Birth <u>12/26/52</u> Social Security No. <u>462-51-6514</u> Signature of Client <u>[Signature]</u> Date <u>6/28/02</u>									
Does Broker Have a Beneficial or Personal Interest in This Account? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO									
IS CLIENT OR ANY MEMBER OF THE IMMEDIATE FAMILY AN EMPLOYEE OF A FINANCIAL INSTITUTION OR NASD MEMBER FIRM? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO									
IS THE BROKER REGISTERED IN STATE WHERE THE CUSTOMER RESIDES? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO									
IS CLIENT AN OFFICER, DIRECTOR OR 10% SHAREHOLDER OF A PUBLIC CORPORATION OR ANY RESTRICTED SECURITIES OF A PUBLIC CORPORATION? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO									
IF YES, PLEASE LIST THE CORPORATIONS:									
WITH MORGAN KEEGAN - LIST ACCOUNT NOS. <u>First Union Securities</u>									
WITH OTHER FIRMS - LIST <u>First Union Securities</u>									
NOTICE: Any person, whether married, unmarried or separated, may apply for a separate account.									
NOT FDIC INSURED May lose value No bank guarantee See Account Agreement Risk of Loss Disclosures									
Signature of Broker <u>Russell W. Atter</u> Date <u>6/20/02</u> Signature of Branch Manager <u>Katie D. Barnett</u> Date <u>6-28-02</u>									
DELIVER: <input type="checkbox"/> (a) Reg & Snp <input type="checkbox"/> (b) Cust Memo SK <input type="checkbox"/> (c) Pay Off <input type="checkbox"/> (d) Pay To Follow <input type="checkbox"/> (e) Hold Proceeds <input type="checkbox"/> (f) Hold Street Name									
PAYMENT: <input type="checkbox"/> (a) Pay Off <input type="checkbox"/> (b) Pay To Follow <input type="checkbox"/> (c) Pay Weekly <input type="checkbox"/> (d) Pay To Type 2									
PRINCIPAL: <input type="checkbox"/> (a) Credit Acct <input type="checkbox"/> (b) Tr to Type 2 <input type="checkbox"/> (c) Pay Weekly									
MAJORITY: <input type="checkbox"/> (a) Credit Acct <input type="checkbox"/> (b) Tr to Type 2 <input type="checkbox"/> (c) Pay Weekly									

MOR A/C

FORM 800-659-1009



JUL -1 REC'D

Application Form  
and Client Agreement

ACCOUNT REGISTRATION <input checked="" type="checkbox"/> New MOR Account <input type="checkbox"/> Change to Existing MOR Account <input type="checkbox"/> Add Debit Card to Existing MOR Account <input type="checkbox"/> AGATS			
NAME OF ACCOUNT TITLE: <u>CHARLES E. IKI CIVILIAN 14</u>			
NAME OF JOINT HOLDER (if applicable): <u>BARBARA CIVILIAN STOWERS</u>			
ADDRESS: <u>154471 HAWK EMBL DCL</u>			
ADDRESS: <u>1838 MANAGED ACCT</u>			
CITY: <u>BIRMINGHAM</u>	STATE: <u>TX</u>		
ZIP: <u>35211-163</u>	email address: _____		
INVESTMENT OBJECTIVES Please rank in order of importance (1-most important to 4-least important) <u>1</u> Growth <u>2</u> Income <u>3</u> Tax-Advantaged <u>4</u> Speculation			
CASH BALANCE INVESTMENT OPTIONS Please select one of the following: <input checked="" type="checkbox"/> Money Market <input type="checkbox"/> Government Obligations Money Market <input type="checkbox"/> Principal Class Money Market <input type="checkbox"/> Tax Free Money Market <input type="checkbox"/> Credit Interest *Account must meet certain minimum balance requirements. Put your free cash balances to work immediately by having them swept daily into the money fund portfolio of your choice. You may select only one money market fund portfolio, which you may change. Please read the Fund Prospectus prior to making your selection. If you select credit interest, the free cash balances in your MOR Account will earn interest daily at a rate published by Morgan Keegan.			
CHECKWRITING Please provide the following information concerning your checking privileges. Do you want checks with your MOR Account? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Number of signatures required to clear checks? <input type="checkbox"/> 1 <input type="checkbox"/> 2 Type of checkbook: <input type="checkbox"/> Wallet <input type="checkbox"/> Executive (First order wallet no charge; executive style [3 per page] additional charge) Other printing details for checks (only complete to have information in addition to name and address in Account Registration Section printed on checks; for list M # or phone #, provide all numbers, letters, and symbols exactly as they should appear on checks) _____ Do you want your checks mailed to an address different from above? ADDRESS: _____ CITY: _____ ST: _____ ZIP: _____			
VISA® GOLD DEBIT CARD <input type="checkbox"/> Yes, I would like a Visa® Gold Debit Card Number of cards for account holder: <input type="checkbox"/> 1 <input type="checkbox"/> 2 Additional card for joint account holder (only one allowed): <input type="checkbox"/> 1 Account Holder's Name: _____ Joint Account Holder's Name: _____			
DIRECT INVESTMENT OPTION You can have your salary, federal government or Social Security payments directly invested in your Morgan Keegan MOR Account. For government payments—complete and return Form 1199. For salary payments—contact your payroll department for deposit instructions. (Forms are available through your Morgan Keegan Investment Broker.) For Social Security payments—call 800-772-1213.			
CASH ACCOUNT OPTION Your MOR Account will be processed as a margin account when you sign below. <input checked="" type="checkbox"/> CHECK HERE IF YOU DO NOT WANT YOUR MOR ACCOUNT ESTABLISHED WITH A MARGIN LINE OF CREDIT, IN WHICH CASE PARAGRAPHS 8, 9, AND 10 OF THE ATTACHED MOR ACCOUNT CLIENT AGREEMENT DO NOT APPLY.			
MOR ACCOUNT AGREEMENT By signing below, I fully understand, consent and agree to all the terms and conditions of the MOR Account Client Agreement appearing on the next page and its exhibits and acknowledge that: • I have received, fully understand and agree to the terms and conditions of the MOR Account Disclosure Statement and Agreement; and, • all information provided on this form is correct. I FURTHER UNDERSTAND THAT THE USE OF MARGIN ALLOWS ME TO PURCHASE OR HOLD SECURITIES WITH GREATER TOTAL VALUE THAN I HAVE DEPOSITED TO THE ACCOUNT, AND THAT THE USE OF LEVERAGE WILL ALLOW ME TO POTENTIALLY SUSTAIN GREATER INVESTMENT TRANSACTION GAINS AS WELL AS TO POTENTIALLY SUSTAIN GREATER LOSSES. I UNDERSTAND THAT MORGAN KEEGAN IS ENTITLED TO BE REPAYED FOR ALL SUMS DUE OR FOR CREDIT EXTENDED TO ME IN ACCORDANCE WITH THIS AGREEMENT WHICH CAN RESULT IN THE SALE OF THE ENTIRE ASSETS IN THE ACCOUNT TO SATISFY MY DEBT OBLIGATIONS TO MORGAN KEEGAN. (DOES NOT APPLY TO CASH ACCOUNTS) I ACKNOWLEDGE THAT I HAVE RECEIVED A DUPLICATE OF THIS AGREEMENT, THAT SECURITIES IN MY ACCOUNT MAY BE LOANED TO MORGAN KEEGAN OR LOANED OUT TO OTHERS, AND THAT THIS AGREEMENT CONTAINS A BINDING AND ENFORCEABLE DISPUTE RESOLUTION PROVISION IN PARAGRAPH 5 ON PAGE 1 OF THE CLIENT AGREEMENT. ALL INDIVIDUALS AUTHORIZED TO WRITE CHECKS AND ENGAGE IN VISA TRANSACTIONS MUST SIGN BELOW, AND ON THE ATTACHED MOR ACCOUNT CLIENT AGREEMENT.			
NOT FDIC-INSURED	May lose value	No bank guarantee	See Account Agreement Risk of Loss Disclosures
Signature: <u>C. E. Colton</u>	Date: <u>6-10-02</u>		
Signature: <u>Barbara Colton</u>	Date: <u>6-10-02</u>		
Signature: _____	Date: _____		
Signature: _____	Date: _____		
Social Security or Taxpayer ID # <u>262516578</u>	PLEASE SIGN IN BLUE OR BLACK INK		
For Office Use Only: <u>32096067</u>	FR <u>HNDAS</u>	PNC Checking # _____	

Morgan Keegan & Company, Inc.  
NEW ACCOUNT APPROVAL

TYPE OF ACCOUNT <input checked="" type="checkbox"/> CASH <input type="checkbox"/> OTHER		MARGIN <input type="checkbox"/> ACCESS		ACCOUNT DESCRIPTION <input type="checkbox"/> INDIVIDUAL <input type="checkbox"/> JOINT		ESTATE <input type="checkbox"/> ESTATE <input type="checkbox"/> CUSTOMER		TRUST <input type="checkbox"/> TRUST <input type="checkbox"/> TRC		OTHER <input type="checkbox"/> OTHER		INSTRUCTIONS CHOOSE ONE BELOW ON EACH SIDE: <input checked="" type="checkbox"/> SWEEP CASH <input type="checkbox"/> SWEEP MARGIN <input type="checkbox"/> CREDIT INTEREST					
Client Name (First, Middle Initial, Last) <b>C &amp; C Erection Inc.</b>				Social Security No. / Tax ID No. <b>74-2474321</b>				Date of Birth <b>3/20/1963</b>				Instructions (61) <input checked="" type="checkbox"/> BIMA (61)					
Mr. Keith Colvin				Address (If Different) <b>13119 Lookout Ridge</b>				Telephone <b>210-590-9022</b>				Instructions (62) <input type="checkbox"/> BIT (62)					
City/County <b>San Antonio TX</b>				State/Zip <b>78233</b>				Date of Birth <b>N/A</b>				Instructions (63) <input type="checkbox"/> BGO (63)					
Name <b>C &amp; C Erection Inc.</b>				Occupation <b>Construction President</b>				AGREEMENTS REQUIRED <input type="checkbox"/> CAG <input type="checkbox"/> LES <input type="checkbox"/> CRP <input type="checkbox"/> PTA <input type="checkbox"/> WRAP ACCT <input type="checkbox"/> W-B <input type="checkbox"/> POA <input type="checkbox"/> SOA <input type="checkbox"/> OPT <input type="checkbox"/> OTHER				USER CODES:					
Address (If Different) <b>13119 Lookout Ridge, San Antonio TX 78233</b>				Telephone <b>210-590-9022</b>				DOES BROKER HAVE A BENEFICIAL OR PERSONAL INTEREST IN THIS ACCOUNT? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO				IS CLIENT OR ANY MEMBER OF THE IMMEDIATE FAMILY AN EMPLOYEE OF A FINANCIAL INSTITUTION OR NASD MEMBER FIRM? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO					
Approximate Annual Income <input type="checkbox"/> UNDER \$25,000 <input type="checkbox"/> \$25,000 - \$50,000 <input type="checkbox"/> \$50,000 - \$75,000 <input type="checkbox"/> \$75,000 - \$100,000 <input type="checkbox"/> \$100,000 - \$150,000 <input type="checkbox"/> OVER \$150,000				Approximate Liquid Net Worth <input type="checkbox"/> UNDER \$25,000 <input type="checkbox"/> \$25,000 - \$50,000 <input type="checkbox"/> \$50,000 - \$100,000 <input type="checkbox"/> \$100,000 - \$250,000 <input type="checkbox"/> \$250,000 - \$500,000 <input type="checkbox"/> OVER \$500,000				Approximate Net Worth <input type="checkbox"/> UNDER \$25,000 <input type="checkbox"/> \$25,000 - \$50,000 <input type="checkbox"/> \$50,000 - \$100,000 <input type="checkbox"/> \$100,000 - \$250,000 <input type="checkbox"/> \$250,000 - \$500,000 <input type="checkbox"/> OVER \$500,000				INVESTMENT EXPERIENCE NUMBER OF YEARS: STOCKS <b>20</b> TAX-FREE BONDS <b>20</b> MUTUAL FUNDS <b>20</b> COMMODITIES <b>0</b> OTHER <b>N/A</b>				IS THE BROKER REGISTERED IN STATE WHERE THE CUSTOMER RESIDES? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO	
DUPLICATE OF INFORMATION: <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO				TAX STATUS <input type="checkbox"/> INDIVIDUAL <input checked="" type="checkbox"/> JOINT				INITIAL TRANSACTION <input type="checkbox"/> PURCHASE <input checked="" type="checkbox"/> SALE				IS CLIENT AN OFFICER, DIRECTOR, OR 10% SHAREHOLDER OF A PUBLIC CORPORATION OR ANY RESTRICTED SECURITIES OF A PUBLIC CORPORATION? <input type="checkbox"/> YES <input checked="" type="checkbox"/> NO					
INVESTMENT OBJECTIVES (List all that apply) NUMBER IN ORDER OF PRIORITY: <input checked="" type="checkbox"/> GROWTH <input type="checkbox"/> INCOME <input type="checkbox"/> SPECULATION				OTHER OBJECTIVES (List all that apply) NUMBER IN ORDER OF PRIORITY: <input type="checkbox"/> GROWTH <input type="checkbox"/> INCOME <input type="checkbox"/> SPECULATION				IF YES, PLEASE LIST THE CORPORATIONS:				IF YES, PLEASE LIST THE CORPORATIONS:					
WITH MORGAN KEEGAN - LIST ACCOUNT NO. <b>First Union Securities</b>				WITH OTHER FIRMS - LIST <b>First Union Securities</b>				OFFICE: Any person, whether married, unmarried or separated, may apply for a separate account.				NOT FOR INSURED <input type="checkbox"/> May lose value <input type="checkbox"/> No bank guarantee					
SIGNATURE OF BROKER <b>Russell W. Dteir</b>				DATE <b>6/28/02</b>				SIGNATURE OF BRANCH MANAGER <b>Leslie D. Barnett</b>				DATE <b>6-28-02</b>					
DELIVER: <input type="checkbox"/> Pay & Ship <input type="checkbox"/> Hold Name S/K <input type="checkbox"/> Pay To Follow <input type="checkbox"/> Transfer As Avail. <input type="checkbox"/> Hold Client Name				PAYMENT: <input type="checkbox"/> (R) Pay DR <input type="checkbox"/> (R) Pay To Follow <input type="checkbox"/> (R) Hold Proceeds <input type="checkbox"/> (R) Pay To Type 2				DISBURSE: <input type="checkbox"/> (R) Credit Acct <input type="checkbox"/> (R) Tr To Type 2 <input type="checkbox"/> (R) Pay Weekly <input type="checkbox"/> (R) Pay Weekly				MATURIFY: <input type="checkbox"/> (R) Credit Acct <input type="checkbox"/> (R) Tr To Type 2 <input type="checkbox"/> (R) Pay Weekly <input type="checkbox"/> (R) Pay Weekly					



FORM # 00042 (REV. 10/01)



JUL -1 REC'D

Application Form  
and Client Agreement

ACCOUNT REGISTRATION <input checked="" type="checkbox"/> New MOR Account <input type="checkbox"/> Change to Existing MOR Account <input type="checkbox"/> Add Debit Card to Existing MOR Account <input type="checkbox"/> ACATS			
NAME OF ACCOUNT TITLE <u>Eric C. Titoni, Inc.</u>			
NAME OF JOINT HOLDER (if applicable)			
ADDRESS <u>1131191 Loma Knuth Rd</u>			
ADDRESS			
CITY <u>Spain, Indiana</u> STATE <u>IN</u>			
ZIP <u>47812</u> email address			
INVESTMENT OBJECTIVES Please rank in order of importance (1-most important to 4-least important) <u>1</u> Growth <u>2</u> Income <u>3</u> Tax-Advantaged <u>4</u> Speculation			
CASH BALANCE INVESTMENT OPTIONS Please select one of the following: <input checked="" type="checkbox"/> Money Market <input type="checkbox"/> Government Obligations Money Market <input type="checkbox"/> Principal Class Money Market <input type="checkbox"/> Tax Free Money Market <input type="checkbox"/> Credit Interest *Account must meet certain minimum balance requirements. Put your free cash balances to work immediately by having them swept daily into the money fund portfolio of your choice. You may select only one money market fund portfolio, which you may change. Please read the Fund Prospectus prior to making your selection. If you select credit interest, the free cash balances in your MOR Account will earn interest daily at a rate published by Morgan Keegan.			
CHECKWRITING Please provide the following information concerning your checking privilege. Do you want checks with your MOR Account? <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No Number of signatures required to clear checks? <input type="checkbox"/> 1 <input checked="" type="checkbox"/> 2 Type of checkbook: <input type="checkbox"/> Wallet <input type="checkbox"/> Executive (First order wallet no charge; executive style [3 per page] additional charge) Other printing details for checks (only complete to have information in addition to name and address in Account Registration Section printed on checks; by fax, id # or phone #. Provide all numbers, letters, and symbols exactly as they should appear on checks. Do you want your checks mailed to an address different from above? ADDRESS CITY ST ZIP			
VISA® GOLD DEBIT CARD <input type="checkbox"/> Yes, I would like a Visa® Gold Debit Card Number of cards for account holder: <input type="checkbox"/> 1 <input type="checkbox"/> 2 Additional card for joint account holder (only one allowed): <input type="checkbox"/> 1 Account Holder's Name Joint Account Holder's Name			
DIRECT INVESTMENT OPTION You can have your salary, federal government or Social Security payments directly invested in your Morgan Keegan MOR Account. For government payments—complete and return Form 1199. For salary payments—contact your payroll department for deposit instructions. (Forms are available through your Morgan Keegan Investment Broker.) For Social Security payments—call 800-772-1213.			
CASH ACCOUNT OPTION Your MOR Account will be processed as a margin account when you sign below. <input checked="" type="checkbox"/> CHECK HERE IF YOU DO NOT WANT YOUR MOR ACCOUNT ESTABLISHED WITH A MARGIN LINE OF CREDIT, IN WHICH CASE PARAGRAPHS 8, 9, AND 10 OF THE ATTACHED MOR ACCOUNT CLIENT AGREEMENT DO NOT APPLY.			
MOR ACCOUNT AGREEMENT By signing below I fully understand, consent and agree to all the terms and conditions of the MOR Account Client Agreement appearing on the next page and its reverse side and acknowledge that: • I have received, fully understand and agree to the terms and conditions of the MOR Account Disclosure Statement and Agreement; and, • all information provided on this form is correct. I FURTHER UNDERSTAND THAT THE USE OF MARGIN ALLOWS ME TO PURCHASE OR HOLD SECURITIES WITH GREATER TOTAL VALUE THAN I HAVE DEPOSITED TO THE ACCOUNT, AND THAT THE USE OF LEVERAGE WILL ALLOW ME TO POTENTIALLY SUSTAIN GREATER INVESTMENT TRANSACTION GAINS AS WELL AS TO POTENTIALLY SUSTAIN GREATER LOSSES. I UNDERSTAND THAT MORGAN KEEGAN IS ENTITLED TO BE REPAYED FOR ALL SUMS DUE OR FOR CREDIT EXTENDED TO ME IN ACCORDANCE WITH THIS AGREEMENT WHICH CAN RESULT IN THE SALE OF THE ENTIRE ASSETS IN THE ACCOUNT TO SATISFY MY DEBT OBLIGATIONS TO MORGAN KEEGAN. (DOES NOT APPLY TO CASH ACCOUNTS) I ACKNOWLEDGE THAT I HAVE RECEIVED A DUPLICATE OF THIS AGREEMENT. THAT SECURITIES IN MY ACCOUNT MAY BE LOANED TO MORGAN KEEGAN OR LOANED OUT TO OTHERS; AND THAT THIS AGREEMENT CONTAINS A BINDING AND ENFORCEABLE DISPUTE RESOLUTION PROVISION IN PARAGRAPHS ON PAGE 1 OF THE CLIENT AGREEMENT. ALL INDIVIDUALS AUTHORIZED TO WRITE CHECKS AND ENGAGE IN VISA TRANSACTIONS MUST SIGN BELOW, AND ON THE ATTACHED MOR ACCOUNT CLIENT AGREEMENT.			
NOT FDIC-INSURED	May lose value	No bank guarantee	See Account Agreement Risk of Loss Disclosures
Signature	<u>Eric C. Titoni, PRESIDENT</u>	Date	<u>6-10-02</u>
Signature	<u>Barbara Colvin</u>	Date	<u>6-10-02</u>
Signature		Date	
Signature		Date	
Social Security or Taxpayer ID # <u>7412474321</u> PLEASE SIGN IN BLUE OR BLACK INK			
For Office Use Only. <u>32096083</u> RR 1140121 PNC Checking #			

FROM : C & C SELECTION, INC.  
H-K-04-2003 10:33PHONE NO. : 210 590-9021  
MORGAN KEEGAN

Apr. 11 2003 02:57PM P1

MOR PARTNERS  
FEE IN LIEU OF COMMISSION AGREEMENT  
(FOR NON-DISCRETIONARY ACCOUNTS)

<b>NEW ACCOUNT CHECKLIST</b>		DATE <u>NOV 9</u>		FINANCIAL ADVISOR NAME <u>RUSSELL W. STRIN</u>	
TO BE COMPLETED BY THE FINANCIAL ADVISOR					
Account Name (Ind, Mar., Ltd.) <u>CHARLES K. COLVIN &amp; BARBARA COLVIN THOMAS</u>					
Address <u>5447 HAWK EYE DR</u>					
City/State/Zip <u>MEMPHIS TN 38163</u>					
Account Number <u>32096067</u>			Initial Investment (\$) <u>56,832.41</u>		

**For Morgan Keegan Financial Advisor and Sales Assistant**

A separate Morgan Keegan account must be established for each IMCG account. All documents required by Morgan Keegan must be completed and processed in the account number. The Morgan Keegan account(s) are to be set up in your branch. All statements to the account must sign and initially if any signature is a fiduciary, the capacity in which holds is setting should be indicated.

The Morgan Keegan account must be fully funded (initial investment) before forwarding paperwork to IMCG Operations. Submit all required documentation to your branch manager for review and signature. All documentation required for each IMCG program selected should be forwarded to IMCG Operations, 18th Floor, Memphis, TN. Branches are required to maintain a copy of the IMCG Agreement.

The selected program agreement will not become effective until accepted by IMCG. The Morgan Keegan Financial Advisor will be notified upon acceptance of the account(s) via e-mail. A welcome letter and a copy of the executed IMCG agreement will be sent to each Client. The Client will also receive one binder for every item (3) IMCG accounts.

Performance will begin on the date of account inception. For clients receiving a quarterly report.

Type of Account	Individual <input checked="" type="checkbox"/>	Individual IRA <input type="checkbox"/>	Investment Style	Equity <input checked="" type="checkbox"/>
	Corporate Account <input type="checkbox"/>	Trust or Estate <input type="checkbox"/>		Balanced <input type="checkbox"/>
	Retirement Trust <input type="checkbox"/>	Hybrid/Income/Retirement <input type="checkbox"/>		Fixed Income <input type="checkbox"/>
	IRISA <input type="checkbox"/>			

**Quarterly Performance Report**

YES Check Initial Item. If you wish Morgan Keegan to provide you with a written quarterly performance report of your account. If left blank, no performance will not be received on the account.

YES Holdings - Check here if you wish to include a list of Holdings in your individual quarterly report.

YES Scattergram - Check here if you wish Morgan Keegan to include a scattergram in your individual quarterly performance report.

Select up to two indices that will appear on the individual quarterly report. If no indices are selected, the S&P 500 index will be the default index. What is chosen here is what both the client and the Financial Advisor will receive. Index 1            Index 2           

Combined Report Option					
Request for Combined	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Combine the following accounts for performance reporting only:		
Scattergram	<input type="checkbox"/> Yes	<input type="checkbox"/> No	1. <u>          </u>	4. <u>          </u>	
Holdings	<input type="checkbox"/> Yes	<input type="checkbox"/> No	2. <u>          </u>	5. <u>          </u>	
Benchmark for Combined	<input type="checkbox"/> Index 1	<input type="checkbox"/> Index 2	3. <u>          </u>	6. <u>          </u>	

Blend or Household Pro Option		
Request for Blend Pro	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	or
Request for Household Pro	<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	
Blend or Household the following IMCG Accounts		
Account(s)	Client Name	Relationship**
<u>          </u>	<u>          </u>	<u>          </u>
<u>          </u>	<u>          </u>	<u>          </u>
<u>          </u>	<u>          </u>	<u>          </u>

\* Only applies to MOR Partners and Brokered Advisor Programs  
\*\* Immediate Family

P.02/03

MORGAN KEEGAN

APR-14-2003 13:39

FROM : C & C ERECTION, INC.  
APR-04-2003 10:34

PHONE NO. : 210 590-9021  
MORGAN KEEGAN

Apr. 11 2003 02:57PM P2

# FEE IN LIEU OF COMMISSION AGREEMENT

The undersigned Client, in consideration of Morgan Keegan & Company, Inc. ("Morgan Keegan") accepting or maintaining this account ("Account") with the undersigned hereby agree as follows:

1. Client has determined to enter into this Agreement with Morgan Keegan, with respect to the Account over which the undersigned Client has retained complete investment discretion and responsibility, for the payment of no annual fee to be charged against the Client's Account in lieu of transactional brokerage commissions (agency transactions only) as may otherwise be imposed. ALL SERVICES OFFERED OR PROVIDED PURSUANT TO THIS AGREEMENT ARE SOLELY RELATED TO, AND INCIDENTAL TO, MORGAN KEEGAN'S BUSINESS AS A BROKER-DEALER. THE ACCOUNT FEE IS SOLELY IN LIEU OF TRANSACTIONAL BROKERAGE COMMISSIONS (AGENCY TRANSACTIONS ONLY) AND IS NOT PAYMENT FOR ANY ADDITIONAL INCIDENTAL SERVICES SUCH AS INVESTMENT ADVICE AND/OR RECOMMENDATIONS.

2. Non-Discretionary Account. Client understands that under this Agreement, Morgan Keegan will perform no discretionary acts with respect to the Account and will effect transactions only as instructed by Client subject to certain investment restrictions to which this Account is limited.

3. Account Fee. Client agrees to pay to Morgan Keegan an annual Account Fee for the Account(s) subject to this Agreement in accordance with the following schedule and the terms of this Agreement. In the event that you hold more than one account in the MOR Partners program for purposes of "householding", the minimum annual fee will be prorated against each account on a quarterly basis. If any single account generates fees in excess of \$1,250.00, the fee amount above \$1,250.00 will be charged to that account.

## Fee Schedule

Account Asset Value	Annual Fee Fixed	Annual Fee Balanced	Annual Fee Fixed Income
On firm \$1,000,000	2.50%	2.00%	1.00%
On next \$4,000,000	2.00%	1.50%	0.75%
Over \$5,000,000	1.50%	1.00%	0.50%

## Account Asset Value

## Fee

On firm \$1,000,000  
On next \$4,000,000  
Over \$5,000,000

1.75%  
1.75%  
1.75%

Client(s) I.R.C. approving Account Fee

*K.C.*

Notwithstanding the above schedule, Client agrees to pay a minimum annual Account Fee of \$1,250. Unless otherwise notified, fees will be debited to the account.

ERISA Accounts - 12b-1 Fee. Fees covering marketing and distribution costs of mutual funds are commonly referred to as 12b-1 fees. In the event 12b-1 fees are paid with regards to certain mutual fund holdings in this account, such 12b-1 fees will be automatically credited to the account.

Non-ERISA Accounts - 12b-1 Fee. Fees covering marketing and distribution costs of mutual funds are commonly referred to as 12b-1 fees. In the event 12b-1 fees are paid with regards to certain mutual fund holdings in this account, such 12b-1 fees will be automatically credited to the account unless you choose to forgo such credit. If you choose to forgo such credit, you must initial the statement below.

I choose to forgo the crediting of 12b-1 fees to my account and understand that Morgan Keegan will utilize these fees to offset marketing and distribution costs.

Client hereby acknowledges that the Account Fee payable by such Client under this Agreement will cover the cost of brokerage commissions only for those transactions effected through Morgan Keegan on an agency basis and that the cost of (i) brokerage commissions on transactions effected through any broker-dealer other than Morgan Keegan, (ii) dealer mark-ups, mark-downs and "spreads" (whether charged by Morgan Keegan or by another broker-dealer acting as principal), (iii) brokerage commissions on "synthetic" transactions, and (iv) any other transactional or account fees including but not limited to margin interest, if any, other than brokerage commissions charged for effecting agency transactions through Morgan Keegan shall be borne by the Account in addition to the Account Fee.

The initial quarterly payment of the annual fee, payable to Morgan Keegan and due in full on the date the Account is accepted by Morgan Keegan, will be the amount, pro-rated for the number of days remaining in the quarterly period, due for the initial calendar quarter from the date of the execution of the Agreement and will be based upon the market value of the assets held in the Account at the date of execution of this Agreement. Thereafter, the annual fee will be based upon the market value of the Account assets on the last business day of the previous quarter and will be due the following business day. In the event of

P.02/04

MORGAN KEEGAN

APR-11-2003 15:55

APR-14-2003 12:48  
FROM : C & C ERECTION, INC.  
APR-04-2003 10:35

MORGAN KEEGAN CO INC  
PHONE NO. : 210 590-9021  
MORGAN KEEGAN

Apr. 11 2003 02:07 PM P.04  
P.04/04

termination of the Account by Morgan Keegan, any unearned portion of the annual fee will be refunded on a pro-rata basis, determined by the days remaining in the calendar quarter billing period.

The amount of the Annual Fee due will be debited to the Account on each due date. Nevertheless, Client may pay the Account Fee, or quarterly payments, from outside funds, provided that Morgan Keegan is so notified in advance and such outside funds, sufficient to pay the amount due, are paid to Morgan Keegan on or prior to the due date.

Client understands that Morgan Keegan shall be entitled to the Account Fee chargeable on an Account of the applicable minimum, also should the initial value of the Account be less than the required minimum or should a withdrawal result in the value of the Account declining below the required minimum. If additional cash, securities or other assets are deposited into the Account during the first two months of any quarter, an additional Account Fee, prorated for the number of days remaining in the quarterly period and covering the total value of the deposited assets, may be charged in the sole discretion of Morgan Keegan and, if charged, will become due on the date of such acceptance. No fee adjustment will be made for partial withdrawals by Client during any quarter nor for the appreciation or depreciation in account value during any quarterly period. Morgan Keegan shall also have the right to terminate any Account whose value declines below the required minimum. Should the Agreement be terminated, any unearned portion of the Account Fee will be refunded on a pro-rata basis, determined by the days remaining in the calendar quarter billing period.

4. Valuation. For the purposes of this Agreement, the value of the Account shall be the sum of the market value of all securities (both long and short) and money market and credit balances; for purposes of this Agreement, margin debt balances do not reduce the value of the Account. In computing the market value of any security or other asset in the Account, each security listed on a national securities exchange shall be valued, as of the valuation date, at the closing price on the principal exchange on which it is traded. Any other security or asset in the Account shall be valued by Morgan Keegan in a manner determined in good faith to reflect fair market value, but any such valuation is no guarantee of any kind with respect to the market value of such assets, or any portion thereof, in the Account.

5. Entire Agreement and Severability. This Agreement, in addition to any other agreements executed by the Client prior to, contemporaneously with, or subsequent to the execution of this Agreement, including but not limited to the Morgan Keegan Client Agreement and any agreement relating to ongoing transactional instructions by the Client, represent the entire agreement between the parties with respect to the services provided for this Account. If any provision of this Agreement shall be held or made invalid by a statute, rule, regulation, decision of a tribunal or otherwise, the remainder of this Agreement shall not be affected thereby and to this extent, the provisions of this Agreement shall be deemed to be severable. This Agreement is made and shall be construed under the laws of the State of Tennessee without giving effect to the choice of law or conflict of laws provisions thereof.

6. Termination. This Agreement may be terminated at will upon written notice by either party to the other and termination will become effective upon the mailing of such notice.

Signature of Client: Charles H. Gavin

Date: 4-11-03

Capacity of Signatory: Charles H. Gavin

Signature of Client: Barbara Gavin

Date: 4-11-03

Capacity of Signatory: Barbara Gavin

Morgan Keegan Financial Advisor  
Russell W. Stein

Reviewed by Morgan Keegan  
[Signature]

Date: 4-14-03

Date: 4/14/03

AGREED TO AND ACCEPTED this 14th day of April 2003 at Memphis, TN

MORGAN KEEGAN COMPANY, INC.

By: [Signature]  
Title: 2179 V

TOTAL P.04

P.01/03

MORGAN KEEGAN

APR-14-2003 13:38





## Morgan Keegan Client Agreement

In consideration of Morgan Keegan & Company, Inc., or any successor thereof (hereinafter referred to as "Morgan Keegan"), accepting, opening or maintaining one or more accounts of the undersigned (whether designated by name, number or otherwise) for the purchase, sale or carrying of securities, options, contracts relating thereto, and/or other property (hereinafter collectively referred to as "property"), the undersigned agrees as follows:

1. **Custom and usage.** All transactions for the account of the undersigned shall be subject to all then-applicable federal and state laws and rules and regulations promulgated thereunder, and the constitution, rules, customs and usages of the applicable exchange, association, market or clearinghouse. This agreement shall be deemed modified to the extent necessary to conform with any changes in such laws, regulations, constitutions, customs and usages and as modified shall remain in full force and effect. Actual defenses are intended on all transactions.

2. **No modification.** Except as herein provided, no provision of this agreement as printed shall in any respect be waived, modified, amended or deleted, nor shall acceptance of this agreement and any accounts thereunder by Morgan Keegan constitute ratification of any such changes, nor shall such acceptance prevent Morgan Keegan from asserting and enforcing the original provisions of this agreement as printed unless such changes are expressly agreed to in a document signed by the Manager of Morgan Keegan's Customer Service Department or higher designee.

3. **Discretionary orders; customer required to notify of unauthorized orders.** NO EMPLOYEE OF MORGAN KEEGAN IS AUTHORIZED TO EFFECT ORDERS FOR THE UNDERSIGNED WITHOUT THE UNDERSIGNED'S EXPRESS PRIOR APPROVAL UNLESS EXPRESSLY NOTED TO BY A SEPARATE WRITTEN GRANT OF DISCRETIONARY AUTHORITY SIGNED BY THE UNDERSIGNED AND THE MANAGER OF MORGAN KEEGAN'S CUSTOMER SERVICE DEPARTMENT OR HIGHER DESIGNEE. THE UNDERSIGNED AGREES TO BRING ANY UNAUTHORIZED ACTIVITY IMMEDIATELY TO THE ATTENTION OF THE MANAGER OF MORGAN KEEGAN'S CUSTOMER SERVICE DEPARTMENT. The failure of the undersigned to immediately bring any unauthorized activity to the attention of the Manager of Morgan Keegan's Customer Service Department shall serve in itself and shall constitute a ratification of the undersigned upon (hereafter) claiming that the employee lacked express authorization to effect those or other transactions in or for the account of the undersigned.

4. **Right to examine statements and advice of error.** The undersigned will examine all statements, confirmations and other reports or notices upon receipt thereof from Morgan Keegan. Morgan Keegan may deem such statements, confirmations, reports or notices to have been accepted by the undersigned as correct and conclusive if the undersigned does not notify the Morgan Keegan Customer Service Department (hereinafter) within ten (10) days after receipt, except in regard to intraday trades in options and contracts relating thereto, wherein notice must be given within five (5) days of receipt. Any such notice from the undersigned, including notice of the non-receipt of any such report, will also be made by the undersigned via telephone directed to Morgan Keegan's Customer Service Department in Memphis, Tennessee. The undersigned acknowledges that due to the nature of the market involved, positions confirmed or deleted in error may result in a substantial loss. Consequently, the undersigned agrees that it for any reason the undersigned fails to bring an error or discrepancy to Morgan Keegan's attention within the periods specified above, any loss will be the responsibility and liability of the undersigned.

5. **Arbitration.** This provision relates to the arbitration of disputes:

- (a) Arbitration is final and binding on the parties.
- (b) The parties are waiving their right to seek remedies in court, including the right to jury trial.
- (c) Pre-arbitration discovery is generally more limited than and different from court proceedings.
- (d) The arbitrator's award is not required to include factual findings or legal reasoning and may vary from the award in court or to seek modification of rulings by the arbitrator is strictly limited.
- (e) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

The undersigned agrees and, by accepting, opening or maintaining any account for the undersigned, Morgan Keegan agrees that all controversies between the undersigned and Morgan Keegan (or any of Morgan Keegan's present or former officers, directors, agents or employees) which may arise from any account or for any cause whatsoever, shall be determined by arbitration. Any arbitration under this agreement shall be before the National Association of Securities Dealers, Inc., or the New York Stock Exchange, Inc., or an arbitration forum provided by any other securities exchange or organization of which Morgan Keegan is a member, and in accordance with the rules of such organization. The undersigned may elect in the first instance which of the above-mentioned arbitration forums will be utilized to resolve the controversy by delivering written notification of such election to Morgan Keegan at Morgan Keegan's office in Memphis, Tennessee. If the undersigned fails to make such election by notifying Morgan Keegan of such election as specified within ten (10) days after receipt from Morgan Keegan of a request to make such election, then Morgan Keegan may make such election.

This arbitration provision shall apply to any controversy or claim or issue in any controversy arising from events which occurred prior to, on or subsequent to the execution of this arbitration agreement. The award of the arbitrator, or of the majority of them, shall be final, and judgment upon the award rendered may be entered in any court, state or federal, having jurisdiction.

Notwithstanding anything in this agreement to the contrary, no person shall bring a putative or certified class action or arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated to court a putative class action or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action until:

- (i) the class certification is denied; or
- (ii) the class is decertified; or
- (iii) the customer is excluded from the class by the court.

Such intention to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

6. **Delivery, delivery and notices.** Any orders to sell securities placed by the undersigned shall include an implied representation by the undersigned that the undersigned owns the security, and if the security is not in Morgan Keegan's possession at the time of the order for sale, the undersigned agrees to deliver the security to Morgan Keegan by settlement date. Morgan Keegan shall not be required to deliver to the undersigned the same securities deposited or received, but only securities of the same kind and amount; and Morgan Keegan shall not be required or in any way obligated to give the undersigned notice regarding any security Morgan Keegan may hold in the undersigned's account or accounts relating to (1) call for payment, (2) default in payment of principal or interest, or (3) nonpayment, bankruptcy or reorganization of the issuer of any security, and the fact that such information may be given shall not constitute a waiver of this provision.

7. **Security interest in property.** As security for the payment of all liabilities and obligations the undersigned may have to Morgan Keegan now or in the future, the undersigned grants Morgan Keegan a general lien and security interest in all monies and property of the undersigned or in which the undersigned may have an interest carried by Morgan Keegan at any time in any account of the

PLEASE READ CAREFULLY, SIGN  
AND RETURN ONE EXECUTED COPY TO:

Morgan Keegan & Company, Inc.  
Morgan Keegan Tower  
Fifty Front Street  
Memphis, TN 38103

undersigned (held either individually, jointly or otherwise) or which may at any time be in Morgan Keegan's possession or under its control for any purpose. In enforcing its security interest, and in addition to the rights provided herein, Morgan Keegan shall have all the rights and remedies available to a secured party under the Tennessee Uniform Commercial Code.

8. **Loan of customer's securities.** Until Morgan Keegan receives written notice of revocation from the undersigned, Morgan Keegan is hereby authorized to lend to itself as broker or to others any securities held by Morgan Keegan on margin for the account of, or under the control of, the undersigned.

9. **Payment of loans on demand.** The undersigned agrees to pay on demand any balance owing with respect to any of the undersigned's accounts, including interest and commissions. The undersigned understands that Morgan Keegan may demand full payment of the balance due in the undersigned's accounts plus any interest charges accrued thereon, at Morgan Keegan's sole option, at any time without cause and whether or not such demand is made for Morgan Keegan's protection. That is, loans are not made for any specific term or duration but rather advance and payable at Morgan Keegan's discretion upon a demand for payment made to the undersigned. The undersigned agrees that Morgan Keegan may at its sole option apply payments of interest, dividends, premium and principal received on any of the collateral, whether pursuant to the terms of such collateral or upon the sale of the collateral, to the payment of the balance due in the undersigned's accounts or pay such amounts to the undersigned.

10. **Maintenance of collateral.** The undersigned understands that the properties in the undersigned's accounts may be carried in Morgan Keegan's general ledger and may be pledged or hypothecated by Morgan Keegan separately or in common with other properties. The pledge or hypothecation by Morgan Keegan may equal to or greater than the amount owed to Morgan Keegan by the undersigned. The undersigned agrees to deposit additional collateral, as Morgan Keegan may in its discretion require from time to time, in the form of cash or securities in accordance with the rules and regulations of the Federal Reserve Board, the New York Stock Exchange, Morgan Keegan's clearinghouse, or regulatory agencies under whose jurisdiction Morgan Keegan is subject, and Morgan Keegan's own minimum margin maintenance requirements. In the event the undersigned no longer maintains a debt balance or an indebtedness to Morgan Keegan, it is understood that Morgan Keegan will full segregate all securities in the undersigned's accounts in Morgan Keegan's safekeeping or control (directly or through a clearinghouse) and/or deliver them to the undersigned upon request.

11. **Interest charges and payments.** The undersigned agrees to pay interest, to the extent not prohibited by the laws of the State of Tennessee, upon all amounts advanced and other balances due in the undersigned's accounts in accordance with Morgan Keegan's usual custom, which may include the compounding of interest. Morgan Keegan's custom, which may change from time to time, will be set forth in a Statement of Credit Terms or similar document, which is incorporated herein by reference. By entering into any transactions with Morgan Keegan after the undersigned has received the Statement of Credit Terms, the undersigned acknowledges that the undersigned has read and agreed to the Statement of Credit Terms for all past and future transactions in the undersigned's account. The undersigned understands that interest on all debt balances shall be payable on demand and that in the absence of any demand interest shall be due on the first business day of each interest period. The undersigned's daily net debit balance will include accrued interest that the undersigned has not paid during prior interest periods, if any. The undersigned understands that to the extent permitted by applicable law Morgan Keegan may charge the undersigned interest on the unpaid interest previously added to the undersigned's debt balance; that is, Morgan Keegan may charge the undersigned compound interest. Payments of interest and principal and all other payments made by the undersigned under this agreement shall be made to Morgan Keegan's main office in Memphis, Tennessee.

12. **Liquidation of collateral.** Should the undersigned fail to make any payment or deliver any property to Morgan Keegan when due, fail to maintain in any account of the undersigned with Morgan Keegan collateral of sufficient value to meet Morgan Keegan's then-current requirements or otherwise fail to discharge any obligation to Morgan Keegan, or should the undersigned die, or should Morgan Keegan for any reason whatsoever deem it necessary for its protection, Morgan Keegan is hereby authorized to sell any securities or other property in any account of the undersigned with Morgan Keegan or buy in any property which any such account may be short, or otherwise effect settlement, or cancel any outstanding orders to satisfy any such requirement or obligation. Any such sale, purchase, settlement or cancellation may be made at Morgan Keegan's discretion and at its prevailing commission rates on any exchange or market where such business is transacted or at public auction or private sale without notice to the undersigned and without advertisement, tender or demand of any kind on the undersigned, such notice, advertisement, tender or demand being hereby expressly waived by the undersigned. Morgan Keegan may purchase any such property for its own account or on behalf of anyone else less than full right of redemption. The undersigned shall remain liable for any deficiency in any account of the undersigned. The undersigned shall also be liable for any fees, assessments or other costs levied against Morgan Keegan by any exchange, clearinghouse or regulatory authority resulting from the failure of the undersigned to deliver or otherwise make available any property sold by Morgan Keegan at the direction of the undersigned. No tender, demand, call or notice by Morgan Keegan shall constitute a waiver of any right to take any other action permitted hereunder at the time or in the future. The failure of Morgan Keegan to enforce its rights under this paragraph, this agreement or any other agreement between the undersigned and Morgan Keegan shall not act as a waiver of any such rights nor preclude Morgan Keegan from exercising these rights thereafter.

13. **Authority to transact business.** Each of the parties who executes this agreement in a representative or fiduciary capacity represents and warrants to Morgan Keegan that he/she has the requisite authority to enter into and operate under this agreement on behalf of his/her principal, and for the risk and in the name of the principal. If this agreement is signed in a representative capacity by more than one person, and unless written notice to the contrary is provided to the Manager of Morgan Keegan's Customer Service Department prior to the execution of any business in the account, each such person represents and warrants that any one of them, acting alone, may buy, sell and otherwise deal in stocks, bonds, options and other securities, listed or unlisted for present or future delivery, on margin or otherwise and in deposit with, withdrawal and receive payment or delivery in regard to said account from Morgan Keegan of money, stocks, bonds, and other negotiable instruments, securities and other property.

14. **Capacity; notice of changed circumstances.** The undersigned represents that, unless the Manager of Morgan Keegan's Customer Service Department has been notified in writing to the contrary, the undersigned, if a natural person, has reached the age of majority; the undersigned is not incarcerated; the undersigned is not an employee of any securities exchange, or of any corporation of which any such exchange owns a majority of the capital stock, or of any member of any such exchange, or of a member firm, corporation or organization registered with any such exchange, or of a bank, trust company or insurance company or of any corporation, firm or individual engaged in the business of dealing either as a broker or as principal in securities, bills of exchange, acceptances or other forms of commercial paper; the undersigned is not registered with any securities exchange, association or commission; and no one except the undersigned has an interest in any account of the undersigned with Morgan Keegan. The undersigned agrees that he will promptly notify the Manager of Morgan Keegan's Customer Service Department in writing of any change in his circumstances affecting the foregoing representations.

NOT FDIC-INSURED	May lose value	No bank guarantee	See Account Agreement Risk of Loss Disclosures
MUST CHECK ONE BOX AT RIGHT BEFORE SIGNATURE			
<input checked="" type="checkbox"/> I AM AN INDIVIDUAL	<input type="checkbox"/> I AM A CORPORATION	<input type="checkbox"/> I AM A PARTNERSHIP	<input type="checkbox"/> I AM A TRUST
Signature: <i>Lancey M. Jordan</i>		Date: <i>06/21/01</i>	

## Morgan Keegan Client Agreement

In consideration of Morgan Keegan & Company, Inc. or any successor thereof (hereinafter referred to as "Morgan Keegan"), accepting, opening or maintaining one or more accounts of the undersigned (whether designated by name, number or otherwise) for the purchase, sale or carrying of securities, options, contracts relating thereto, and/or other property (hereinafter collectively referred to as "property"), the undersigned agrees as follows:

1. **Custom and Usage.** All transactions for the account of the undersigned shall be subject to all then-applicable federal and state laws and rules and regulations promulgated thereunder, and the constitution, rules, customs and usages of the applicable exchange, association, market or clearing-house. This agreement shall be deemed modified to the extent necessary to conform with any changes in such laws, regulations, constitutions, customs and usages and as modified shall remain in full force and effect. Actual deviations are intended on all transactions.

2. **No modification.** Except as herein provided, no provision of this agreement as printed shall in any respect be waived, modified, amended or deleted, nor shall acceptance of this agreement and any accounts thereunder by Morgan Keegan constitute ratification of any such changes nor shall such acceptance prevent Morgan Keegan from asserting and enforcing the original provisions of this agreement as printed unless such changes are expressly agreed to in a document signed by the Manager of Morgan Keegan's Customer Service Department or his/her designee.

3. **Discretionary trades, customer required to notify of unauthorized trades.** NO EMPLOYEE OF MORGAN KEEGAN IS AUTHORIZED TO EFFECT TRADES FOR THE UNDERSIGNED WITHOUT THE UNDERSIGNED'S EXPRESS PRIOR APPROVAL UNLESS EXPRESSLY AGREED TO IN A SEPARATE WRITTEN GRANT OF DISCRETIONARY AUTHORITY SIGNED BY THE UNDERSIGNED AND THE MANAGER OF MORGAN KEEGAN'S CUSTOMER SERVICE DEPARTMENT OR HIS/HER DESIGNEE. THE UNDERSIGNED AGREES TO GIVING ANY UNAUTHORIZED ACTIVITY IMMEDIATELY TO THE ATTENTION OF THE MANAGER OF MORGAN KEEGAN'S CUSTOMER SERVICE DEPARTMENT. The failure of the undersigned to immediately bring any unauthorized activity to the attention of the Manager of Morgan Keegan's Customer Service Department shall serve to fully and adopt such activity and shall preclude the undersigned from thereafter claiming that the employee lacked express authorization to effect those or other transactions in or for the account of the undersigned.

4. **Duty to examine statements and advise of errors.** The undersigned will examine all statements, confirmations and other reports or notices upon receipt thereof from Morgan Keegan. Morgan Keegan may deem such statements, confirmations, reports or notices to have been accepted by the undersigned as correct and conclusive if the undersigned does not notify the Morgan Keegan Customer Service Department within ten (10) days after receipt, except in regard to transactions in options and contracts relating thereto, wherein notice of any discrepancies must be provided within five (5) days of receipt. Any such notice from the undersigned, including notice of the non-receipt of any such report, will be made by the undersigned via telephone directed to Morgan Keegan's Customer Service Department in Memphis, Tennessee. The undersigned acknowledges that due to the nature of the markets involved, positions confirmed or deleted in error may result in a substantial loss. Consequently, the undersigned agrees that if for any reason the undersigned fails to bring an error or discrepancy to Morgan Keegan's attention within the time specified above, any loss and the responsibility and liability of the undersigned.

5. **Arbitration.** This provision relates to the arbitration of disputes:

- (a) Arbitration is final and binding on the parties.
- (b) The parties are waiving their right to seek remedies in court, including the right to jury trial.
- (c) Pre-arbitration discovery is generally more limited than and different from court proceedings.
- (d) The arbitrator's award is not required to include factual findings or legal reasoning and any party's right to appeal or to seek modification or rulings by the arbitrator is strictly limited.
- (e) The panel of arbitrators will typically include a minority of arbitrators who were or are affiliated with the securities industry.

The undersigned agrees that, by accepting, opening or maintaining any account for the undersigned, Morgan Keegan agrees that all controversies between the undersigned and Morgan Keegan (or any of Morgan Keegan's present or former officers, directors, agents or employees) which may arise from any account or for any cause whatsoever, shall be determined by arbitration. Any arbitration under this agreement shall be before the National Association of Securities Dealers, Inc., or the New York Stock Exchange, Inc., or an arbitrator or former presiding by any other securities exchange or organization of which Morgan Keegan is a member, and in accordance with the rules of such organization. The undersigned may elect in the first instance which of the aforementioned arbitrators forums will be utilized to resolve the controversy by delivering written notification of such election to Morgan Keegan at Morgan Keegan's office in Memphis, Tennessee. If the undersigned fails to make such election by notifying Morgan Keegan of such election as specified within the (6) days after receipt from Morgan Keegan of a request to make such election, then Morgan Keegan may make such election.

This arbitration provision shall apply in any controversy or claim or issue in any controversy arising from events which occurred prior to, on or subsequent to the execution of this arbitration agreement. The award of the arbitrator, or of the majority of them, shall be final, and judgment upon the award rendered may be entered in any court, state or federal, having jurisdiction.

Notwithstanding anything in this agreement to the contrary, no person shall bring a punitive or exemplary class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiated in court a punitive class action, or who is a member of a punitive class who has not opted out of the class with respect to any claims encompassed by the punitive class action suit:

- (i) the class certification is denied; or
- (ii) the class is decertified; or
- (iii) the customer is excluded from the class by the court.

Each forbearance to enforce an agreement to arbitrate shall not constitute a waiver of any rights under this agreement except to the extent stated herein.

6. **Options, deliveries and notices.** Any orders to sell securities placed by the undersigned shall include an implied representation by the undersigned that the undersigned owns the security, and if the security is not in Morgan Keegan's possession at the time of the contract for sale, the undersigned agrees to deliver the security to Morgan Keegan by settlement date. Morgan Keegan shall not be required to deliver to the undersigned the same securities deposited or received, but only securities of the same kind and amount and Morgan Keegan shall not be required or in any way obligated to own the undersigned's claim regarding any security Morgan Keegan may hold in the undersigned's account or accounts relating to it call for payment, 2) default in payment of principal or interest, or 3) reorganization, bankruptcy or reorganization of the issuer of any security, and the fact that such information may be given shall not constitute a waiver of this provision.

7. **Security interest in property.** As security for the payment of all liabilities and obligations the undersigned may have to Morgan Keegan now or in the future, the undersigned grants Morgan Keegan a general lien and security interest in all monies and property of the undersigned or in which the undersigned may have an interest owned by Morgan Keegan at any time in any account of the

PLEASE READ CAREFULLY, SIGN  
AND RETURN ONE EXECUTED COPY TO:

Morgan Keegan & Company, Inc.  
Morgan Keegan Tower  
Fifty Front Street  
Memphis, TN 38103

undersigned (held either individually, jointly or otherwise) of which may at any time be in Morgan Keegan's possession or under its control for any purpose, in enforcing its security interest, and in addition to the rights provided herein, Morgan Keegan shall have all the rights and remedies available to a secured party under the Tennessee Uniform Commercial Code.

8. **Loan of customer's securities.** Until Morgan Keegan receives written notice of rescission from the undersigned, Morgan Keegan is hereby authorized to lend to itself as broker or to others any securities held by Morgan Keegan on margin for the account of, or under the control of, the undersigned.

9. **Payment of Loans on Demand.** The undersigned agrees to pay on demand any balance owing with respect to any of the undersigned's accounts, including interest and commissions. The undersigned understands that Morgan Keegan may demand full payment of the balance due in the undersigned's accounts plus any interest charges accrued thereon. If Morgan Keegan's sale option, at any time without cause and whether or not such demand is made for Morgan Keegan's protection. That is, loans are not made for any specific term or duration but rather are due and payable at Morgan Keegan's discretion upon a demand for payment made to the undersigned. The undersigned agrees that Morgan Keegan may at its sole option apply payments of interest, dividends, premium and principal received on any of the collateral, whether pursuant to the terms of such collateral or upon the sale of the collateral, to the payment of the balance due in the undersigned's accounts or pay such amounts to the undersigned.

10. **Maintenance of collateral.** The undersigned understands that the properties in the undersigned's Margin Account may be carried in Morgan Keegan's general ledger and may be pledged or hypothecated by Morgan Keegan separately or in common with other properties. The pledge or hypothecation by Morgan Keegan may secure Morgan Keegan's indebtedness equal to or greater than the amount owed to Morgan Keegan by the undersigned. The undersigned agrees to deposit additional collateral, as Morgan Keegan may in its discretion require from time to time, in the form of cash or securities in accordance with the rules and regulations of the Federal Reserve Board, the New York Stock Exchange, other national securities exchanges, associations or regulatory agencies under whose jurisdiction Morgan Keegan is subject, and Morgan Keegan's own minimum house margin maintenance requirements. In the event the undersigned no longer maintains a debit balance or an indebtedness in Morgan Keegan, it is understood that Morgan Keegan will segregate all securities in the undersigned's accounts in Morgan Keegan's safekeeping or custody (directly or through a clearinghouse) and/or deliver them to the undersigned upon request.

11. **Interest charges and payments.** The undersigned agrees to pay interest to the extent not prohibited by the laws of the State of Tennessee, upon all amounts advanced and other balances due in the undersigned's accounts in accordance with Morgan Keegan's usual custom, which may include the compounding of interest. Morgan Keegan's custom, which may change from time to time, will be set forth in a Statement of Credit Terms or similar document, which is incorporated herein by reference. By entering into any transactions with Morgan Keegan after the undersigned receives the Statement of Credit Terms, the undersigned acknowledges that the undersigned has read and agreed to the Statement of Credit Terms for all past and future transactions in the undersigned's account. The undersigned understands that interest on all debt balances shall be payable on demand and that in the absence of any demand interest shall be due on the last business day of each interest period. The undersigned's duty not to debit balances will include accrued interest that the undersigned has not paid during prior interest periods, if any. The undersigned understands that to the extent permitted by applicable law Morgan Keegan may charge the undersigned interest on the unpaid interest previously added to the undersigned's debt balance. That is, Morgan Keegan may charge the undersigned compounded interest. Payments of interest and principal and all other payments made by the undersigned under this agreement shall be made to Morgan Keegan's main office in Memphis, Tennessee.

12. **Liquidation of collateral.** Should the undersigned fail to make any payment or deliver any property to Morgan Keegan when due, fail to maintain in any account of the undersigned with Morgan Keegan collateral of sufficient value to meet Morgan Keegan's then-current requirements or otherwise fail to discharge any obligation to Morgan Keegan, or should the undersigned die or should Morgan Keegan for any reason whatsoever deem it necessary for its protection, Morgan Keegan is hereby authorized to sell any securities or other property in any account of the undersigned with Morgan Keegan or buy-in any property which any such account may be short, or otherwise effect liquidation, or cancel any outstanding orders to satisfy any such requirement or obligation. Any such sale, purchase, settlement or cancellation may be made at Morgan Keegan's discretion and at its prevailing commission rates on any exchange or market where such business is transacted or in public auction or private sale without notice to the undersigned and without advertisement, tender or demand of any kind on the undersigned, such notice, advertisement, tender or demand being hereby expressly waived by the undersigned. Morgan Keegan may purchase any such property for its own account or on behalf of anyone else free from right of redemption. The undersigned shall remain liable for any deficiency in any account of the undersigned. The undersigned shall also be liable for any taxes, assessments or other costs levied against Morgan Keegan by any exchange, clearinghouse or regulatory authority resulting from the failure of the undersigned to deliver or otherwise make available any property sold by Morgan Keegan at the direction of the undersigned. No interest, demand, call or notice by Morgan Keegan shall constitute a waiver of any right to take any other action permitted hereunder at the time or in the future. The failure of Morgan Keegan to enforce its rights under this paragraph, this agreement or any other agreement between the undersigned and Morgan Keegan shall not act as a waiver of any such rights nor preclude Morgan Keegan from exercising those rights thereafter.

13. **Authority to transact business.** Each of the parties who execute this agreement is a representative or fiduciary capacity represents and warrants to Morgan Keegan that he/she has the requisite authority to enter into and execute under this agreement on behalf of his/her principal, and for the risk and in the name of the principal. If this agreement is signed by a representative capacity by more than one person, and unless written notice to the contrary is provided to the Manager of Morgan Keegan's Customer Service Department prior to the transaction of any business in the account, each such person represents and warrants that any one of them, acting alone, may buy, sell and otherwise deal in stocks, bonds, options and other securities, listed or unlisted for present or future delivery, on margin or otherwise and to deposit with, withdraw and receive payment or delivery in regard to said account from Morgan Keegan of money, stocks, bonds, and other negotiable instruments, securities and other property.

14. **Capacity notice of changed circumstances.** The undersigned represents that, unless the Manager of Morgan Keegan's Customer Service Department has been notified in writing to the contrary, the undersigned, if a natural person, has reached the age of majority; the undersigned is not insolvent; the undersigned is not an employee of any securities exchange, or of any corporation of which any such exchange owns a majority of the capital stock, or of any member of any such exchange, or of a member firm, corporation or organization registered with any such exchange, or of a bank, trust company or insurance company or of any corporation, firm or individual engaged in the business of dealing either as a broker or as principal in securities, lists of exchange, acceptances or other forms of commercial paper; the undersigned is not registered with any securities exchange, association or commission; and no one except the undersigned has an interest in any account of the undersigned with Morgan Keegan. The undersigned agrees that he will promptly notify the Manager of Morgan Keegan's Customer Service Department in writing of any change in his circumstances affecting the foregoing representations.

NOT FDIC-INSURED	May lose value	No bank guarantee	See Account Agreement Risk of Loss Disclosures
MUST CHECK ONE BOX AT RIGHT BEFORE SIGNATURE			
<input checked="" type="checkbox"/> CASH <input type="checkbox"/> MARGIN		<input type="checkbox"/> CASH <input type="checkbox"/> MARGIN	
Signature <u>Susan A. Wodopian</u>		Date <u>1/12/04</u>	
Signature		Date	
Signature		Date	
Social Security or Taxpayer ID # <u>0425018478</u>		PLEASE SIGN IN BLUE OR BLACK INK	
For Office Use Only		Regions Checking #	
Morgan Keegan Account # <u>173244931815</u>		RA <u>1101RS</u>	

15. **Default of exchange.** Morgan Keegan shall not be liable to the undersigned for any default by a market or exchange on which the undersigned may have acquired a position. The undersigned understands that exchanges may change terms, rules and procedures which may affect market activity; the exchange may also default on a duty to pay its obligation or may be unable to take or make delivery of positions traded thereon.

16. **Limits on transactions.** Morgan Keegan may limit the number of securities, options or contracts entered into which it will place, buy, sell or hold for the account of the undersigned and reserves the right to cease accepting orders for additional securities, options or contracts related thereto from the undersigned at any time.

17. **Morgan Keegan recommendations as to securities.** Morgan Keegan's recommendations are recognized by the undersigned as opinions only. Morgan Keegan's recommendations are not intended to be a prediction of future performance, and Morgan Keegan is under no obligation to keep the undersigned abreast of developments in the market concerning securities, options or contracts related thereto, and the undersigned shall be responsible for remaining informed of these developments.

18. **Insufficient recommendations to create commissions.** Morgan Keegan may from time to time make recommendations concerning the advisability of buying, selling or holding securities, options or contracts relating thereto, or employing a trading method or program. The market activities of Morgan Keegan or any of its officers, directors, employees, customers or shareholders may be inconsistent with the recommendations of Morgan Keegan to the undersigned. Morgan Keegan is in the business of providing securities account services, many of which result in the generation of brokerage commissions. If the undersigned elects to follow a trading program, such a program may result in a higher number of trades being made and a resulting greater number of commissions being generated in the undersigned's account.

19. **Commissions, fees and charges.** The undersigned agrees that commissions and fees will be charged to the account in accordance with Morgan Keegan policy. Commissions and fees amounts may be changed from time to time by Morgan Keegan without notice to the undersigned. Such fees may include but not be limited to a service charge in the event any account produces no commission revenue in a calendar year and a service charge for accounts transferred to other firms. The undersigned agrees that in the event payment is not made by settlement date for securities purchased in a cash account of the undersigned, to the extent permitted by law, a late charge may be imposed at the maximum rate of interest set forth in the statement of Credit Terms from the settlement date to the date of payment.

20. **Permission to utilize credit reports.** The undersigned authorizes Morgan Keegan to obtain information concerning credit and business conduct of the undersigned as Morgan Keegan deems such to be appropriate. Upon written request from the undersigned, credit reports in the possession of Morgan Keegan will be provided to the undersigned, including the name and address of the consumer credit reporting agency which provided the report.

21. **Receipt of checks.** Checks when paid. All checks from the undersigned to be credited to the undersigned's account with Morgan Keegan shall be payable or endorsed to Morgan Keegan & Company, Inc. Morgan Keegan may in its discretion (a) refuse to accept for the undersigned's account checks payable to any party other than the undersigned and (b) accept checks for collection only, which checks shall not be credited to the undersigned's account until paid.

22. **Attorney's fees.** Any expenses, including costs and attorney's fees (whether for outside or inside counsel), incurred by Morgan Keegan in collection of a debt from the undersigned or in enforcing Morgan Keegan's rights under this agreement shall be borne by the undersigned. Any expenses, including attorney's fees (whether for outside or inside counsel), incurred by Morgan Keegan in defense of an action brought by the undersigned against Morgan Keegan or its agents or employees in connection with any account of the undersigned shall be borne solely by the undersigned unless Morgan Keegan proves.

23. **Notice delivered to undersigned when mailed to account address.** Communications directed to the undersigned at the address then appearing on the account of the undersigned, sent by ordinary mail or delivered at such address, shall be deemed to have been personally delivered to the undersigned whether or not actually received.

24. **Notice to Morgan Keegan.** Unless otherwise specified, any notice required by this agreement to be given by the undersigned to Morgan Keegan shall be addressed to the Manager of Morgan Keegan's Customer Service Department at Morgan Keegan's Home Office at 1111 North Loop West, Suite 1000, Houston, Texas 77003, or at such other address as Morgan Keegan may instruct in writing.

25. **Notification of prior transactions.** All transactions and dealings with Morgan Keegan prior to the execution of this agreement are hereby ratified by the undersigned and the undersigned hereby agrees that all such transactions and dealings are subject to all terms and provisions of this agreement as if they had taken place subsequent to the execution hereof.

26. **Irrevocability of provision not affecting enforceability of agreement.** In the event any provision or clause of this agreement shall be deemed invalid, void or unenforceable for any reason, that determination shall not affect the remainder of this agreement, which shall continue in full force and effect.

27. **Acceptance of agreement by Morgan Keegan.** Except as provided in paragraph 2 with respect to modification, the acceptance, opening or maintenance of an account for the undersigned by Morgan Keegan shall constitute acceptance of this agreement by Morgan Keegan without signature thereon.

28. **Joint Accounts.**

a. If this is a Joint Account, the undersigned agrees that they each shall have authority on behalf of this account to buy, sell and otherwise deal in securities through Morgan Keegan as broker; to receive for the account confirmations, statements and communications of every kind; to receive for the account and to dispose of money, securities and other property; to make, amend, or modify for the account, agreements relating to these matters or waive any of the provisions of such agreements; and generally to deal with Morgan Keegan as if each of the undersigned alone was the account owner, all without notice to the other account owners. The undersigned agrees that notice to any account owner shall be deemed to be notice to all account owners. Each account owner shall be jointly and severally liable for this account.

b. Morgan Keegan may follow the instructions of any of the undersigned concerning this account and make deliveries to any of the undersigned, of any or all securities in this account, and make payments to any of the undersigned, of any or all monies in this account as any of the undersigned may order and direct, even if such deliveries occur

payments shall be made to one of the undersigned personally, and not for this account. Morgan Keegan shall be under no obligation to inquire into the purpose of any such demand for delivery of securities or payment, and Morgan Keegan shall not be bound to see to the application or disposition of the said securities and/or monies so delivered or paid to any of the undersigned.

c. In the event of the death of any of the undersigned, the survivor(s) shall immediately give Morgan Keegan written notice thereof, and Morgan Keegan may, before or after receiving such notice, take such proceedings, require such documents, retain such portion and/or restrict transactions in the account as Morgan Keegan may deem advisable to protect Morgan Keegan against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any of the undersigned who shall have died shall be liable and each survivor shall be liable, jointly and severally, to Morgan Keegan for any debt or loss in this account resulting from the completion of transactions initiated prior to the death of the decedent's receipt of a written notice of such death or occurred in the liquidation of the account or the adjustment of the interests of the respective parties.

d. Any taxes or other expenses becoming a lien against or being payable out of the account as the result of the death of any of the undersigned, or through the exercise by his or her estate or representatives of any rights in the account shall be chargeable against the interest of the survivor(s) as well as against the interest of the estate of the decedent. This provision shall not release the decedent's estate from any liability provided for in this agreement.

#### e. DESIGNATION OF TENANCY:

i. Joint Tenants with Rights of Survivorship/when one dies his or her interest passes to the survivor(s).

Morgan Keegan may presume that it is the express intention of the undersigned to create an estate or account as joint tenants with rights of survivorship and not as tenants-in-common, unless otherwise provided by striking this paragraph ("i") and filing in the terms of paragraph ("ii") hereafter, in the event of the death of either or any of the undersigned, the entire interest in the joint account shall be vested in the survivor(s) on the same terms and conditions as hereinafter set forth, without in any manner releasing the decedent's estate from the liability.

ii. Tenants-in-Common without Rights of Survivorship when one dies, his or her interest passes to his or her estate.

Morgan Keegan may presume that if we strike paragraph ("i") above and fill in the terms of this paragraph ("ii") below, it is the express intention of the undersigned to create an estate or account as tenants-in-common without rights of survivorship and not as joint tenants. Our interests in the account shall be set forth below. In the event of the death of either or any of the undersigned, the interests in the account shall be determined as of the date of business on the date of death of the decedent (or on the next following business day if the date of death is not a business day) as follows:

*Name of Tenant	or his or her estate	%	Note: Total percentages must equal 100%
*Name of Tenant	or his or her estate	%	
*Name of Tenant	or his or her estate	%	

\*Indicate names and percentage amounts of the interests of each tenant. This only comes to be inserted as those of the present owners of the account; heirs or beneficiaries CANNOT be designated on this form.

29. **Non-Disclosure beneficial owners.** Under rule 14b-1(c) of the Securities Exchange Act, Morgan Keegan is required to disclose to the issuer the name, address, and securities position of its customers who are beneficial owners of that issuer's securities unless the customer objects.

30. **Sweep of free credit balances.** Morgan Keegan may sweep all free credit balances daily into a money market fund as designated by the undersigned, or in the event no money market fund is designated, the undersigned authorizes Morgan Keegan to credit interest on free credit balances maintained for investment or reinvestment on behalf of the undersigned. The rate of interest paid on free credit balances will be published periodically by Morgan Keegan, and will vary with market conditions. This policy and procedures governing this payment of interest can be changed at any time. The undersigned agrees that no funds will be swept or receive interest unless the minimum investment requirement is met.

PLEASE SWEEP MY CREDIT BALANCES INTO MY MONEY FUND, WHICH IS:

☐ Money Market ☐ Tax-Efficient

31. **Tax certification.** Under penalties of perjury, the undersigned certifies (1) that the undersigned is not a partner in the partnership (including number for the undersigned) and (2) that the undersigned is not subject to backup withholding as a result of failure to report all interest or dividends, or the Internal Revenue Service has notified the undersigned that the undersigned is no longer subject to backup withholding. (The undersigned understands that if a notice has been notified by the IRS that backup is subject to backup withholding as a result of dividend or interest underreporting, the undersigned must cross out the information contained in clause (2) of this paragraph.)

32. **Receipt of order form payment.** Client securities orders may be executed with Morgan Keegan's order form with other broker-dealers, or through the exchanges on which the securities are listed. Several of these market facilities offer automated execution services. Morgan Keegan's order routing among the execution facilities depends upon various factors such as the trading characteristics of the particular security and the size of the order. The participants to whom Morgan Keegan directs orders will execute such orders at and within the displayed national best bid or offer ("NBBO"), subject to order size and liquidity of markets, thus providing the opportunity for best execution of both limit and market orders. Morgan Keegan may receive additional cash compensation, known as order flow payment, in some instances.

33. **Risk of Loss Disclosure:** You understand, acknowledge and agree that (i) the account is not insured by the Federal Deposit Insurance Corporation (FDIC); (ii) the account is not a deposit account or other obligation of, or guaranteed by, any financial institution; and (iii) the funds held in the account are subject to investment risks, including possible loss of the principal amount invested. The banking activities of Morgan Keegan Corporation may be conducted in various states that we understand. You should rely on disclosure materials relating to particular securities for a discussion of any such banking relationship.

NOTICE: Any person, whether married, unmarried or separated, may apply for a separate account.

NOT FDC INSURED May lose value No bank guarantee See Account Agreement Risk of Loss Disclosures

THE UNDERSIGNED ACKNOWLEDGES THAT THE UNDERSIGNED HAS RECEIVED A DUPLICATE OF THIS AGREEMENT; AND THAT THIS AGREEMENT CONTAINS A BINDING AND ENFORCEABLE PREDISPUTE ARBITRATION PROVISION IN PARAGRAPH 5 ON PAGE 1 HEREOF.

Client's Signature <i>Down L. Schuessler</i>	Date 03-03-11	Other Client's Signature	Date
All communications for this account are to be mailed to: NAME <i>Down L. Schuessler</i>			
ADDRESS <i>5810 Darnell</i>			
CITY <i>Houston</i>		STATE <i>Texas</i>	ZIP <i>77074-7718</i>
BUSINESS PHONE ( ) <i>713</i>		HOME PHONE <i>713-774-3923</i>	

PLEASE PRINT YOUR NUMBERS LIKE THIS

Account Number <i>3210648664039</i>	RR <i>450846907</i>	The Social Security or Tax ID Number on Morgan Keegan's records is: <i>450846907</i>	The Social Security or Tax ID Number should be: (do not enter dashes) <i>450846907</i>
--	------------------------	---	---

FORM 400000 (REV 10/01)

DETACH & RETURN ONLY THIS EXECUTED PAGE TO MORGAN KEEGAN

ORIGINAL



[illegible]

MK 0058502

Garrett - Morgan Keegan



Morgan Keegan & Company, Inc.  
IRA AGREEMENT AND NEW ACCOUNT APPROVAL

Please note that the identity information provided on this form will be verified as required by the USA Patriot Act of 2001.

TYPE OF ACCOUNT (Select one) <input type="checkbox"/> SEP IRA (Simplified Employee Plan) <input type="checkbox"/> SIMPLE IRA <input checked="" type="checkbox"/> ROTH IRA	FA NUMBER 12085	ACCOUNT NUMBER 3251811
LEGAL NAME (FIRST, MIDDLE INITIAL, LAST) DANIEL J. SEARS-COVERDELL ESA	SOCIAL SECURITY TAX ID NUMBER 659-09-9632	DATE OF BIRTH (mm/dd/yyyy) 8/23/2003
US CITIZEN YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> IF NO, COUNTRY OF ORIGIN: _____	MARRIAGE STATUS (Select one) MARRIED <input checked="" type="checkbox"/> SINGLE <input type="checkbox"/> SPOUSE'S NAME: MARY BETH	FEES SCHEDULE ANNUAL CUSTODIAL FEE \$35 TERMINATION FEE \$75 A custodial fee will be debited annually from the account. Upon termination of the account for any reason other than death or disability, a termination fee will be charged.
TELEPHONE NUMBERS HOME: 985-871-1177 MOBILE: 985-966-1143	NUMBER OF DEPENDENTS 2	
HOME ADDRESS: STREET ADDRESS (NO PO BOX ALLOWED) 710 CAESTWOOD DR CITY COVINGTON STATE LA ZIP 70433	ALTERNATE MAILING ADDRESS: NAME _____ CITY _____ STATE _____ ZIP _____	
DUPLICATE MAILING ADDRESS: CONFIRMATION STATEMENT BOTH NAME _____		
PRINCIPAL EMPLOYER INFORMATION: ADDRESS: P.O. BOX 428 COVINGTON LA 70434 POSITION TITLE: School Teacher TELEPHONE: 985-892-3200 TYPE OF BUSINESS: School	EMPLOYER NAME: ST PAUL'S SCHOOL	
RETIRED <input type="checkbox"/> IF RETIRED, COMPANY NAME _____	HOMEOWNER <input type="checkbox"/>	
APPROXIMATE ANNUAL INCOME: 50M	APPROXIMATE LIQUID NET WORTH: 25M	APPROXIMATE NET WORTH: 100M
INVESTMENT OBJECTIVES (SELECT ONE OR MORE) (SEE INSTRUCTIONS FOR DETAILS) 1. GROWTH 2. INCOME 3. PRESERVATION 4. LIQUIDITY 5. OTHER (Specify) _____		
INVESTMENT EXPERIENCE (YEARS OF EXPERIENCE FOR EACH CATEGORY) COMMON STOCK: 0 BOND: 0 MUTUAL FUNDS: 0 MONEY MARKET: 0 COMMODITIES: 0 REAL ESTATE: 0 INVESTMENT ADVISOR: 0 OTHER: 0		
HOW WAS THE ACCOUNT OBTAINED? CALL IN <input type="checkbox"/> WALK IN <input type="checkbox"/> PERSONAL ACQUAINTANCE <input type="checkbox"/> HOW LONG: _____ REFERRAL <input type="checkbox"/> OTHER <input checked="" type="checkbox"/> REGIONAL REFERRAL CODE: _____		
INITIAL TRANSFERS (FOR ALL EXCEPT TRANSFERS, NEED TO INCLUDE AMOUNT AND SOURCE OF FUNDS) PURCHASE <input type="checkbox"/> SALE <input type="checkbox"/> DEPOSIT <input type="checkbox"/> TRANSFER <input checked="" type="checkbox"/> OTHER <input type="checkbox"/>		
IS THIS CLIENT A MORGAN KEEGAN EMPLOYEE? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF YES, WHO AND THE RELATIONSHIP: _____		
DOES THIS CLIENT HAVE OTHER ACCOUNTS AT MORGAN KEEGAN? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF YES, PLEASE LIST FIRM NAMES: _____		
IS THIS CLIENT A REGIONAL EMPLOYEE? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF YES, PLEASE LIST FIRM NAMES: _____		
IS THIS CLIENT OR IMMEDIATE FAMILY MEMBER A DIRECTOR, CORPORATE OFFICER OR > 10% SHAREHOLDER OF A PUBLICLY TRADED COMPANY? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF YES, WHAT COMPANY? _____		
IS THIS CLIENT OR IMMEDIATE FAMILY MEMBER AN EMPLOYEE OF A FINANCIAL INSTITUTION OR FINANCIAL SERVICES FIRM? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> NAME OF FINANCIAL INSTITUTION OR FINANCIAL SERVICES FIRM: _____		
DOES THE FINANCIAL INSTITUTION HAVE A BENEFICIAL INTEREST IN THIS ACCOUNT? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF YES, NAME OF AUTHORIZED AGENT/INVESTMENT ADVISOR: _____		
UNINVESTED FUNDS SWEEP: SELECT ONE REGIONAL FDC (20) OTHER <input checked="" type="checkbox"/>		
BENEFICIARY (SEE INSTRUCTIONS FOR DETAILS) (If no beneficiary is designated, the account will be distributed to the estate of the client) 1. KENNETH W. SEARS JR. DATE OF BIRTH: 1-7-67 RELATIONSHIP: FATHER 100% BENEFICIARY ONE (TERMINAL) ACCOUNT		
2. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
3. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
4. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
5. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
6. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
7. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
8. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
9. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
10. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
11. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
12. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
13. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
14. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
15. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
16. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
17. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
18. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
19. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		
20. _____ DATE OF BIRTH: _____ RELATIONSHIP: _____ BENEFICIARY SECONDARY		

NOT FINIC INSURED MAY LOSE VALUE NO BANK GUARANTEE SEE ACCOUNT AGREEMENT RISK OF LOSS DISCLOSURES

I ACKNOWLEDGE THIS INFORMATION TO BE ACCURATE AND I ALSO ACKNOWLEDGE THAT I HAVE RECEIVED AND FULLY UNDERSTAND THE TERMS AND CONDITIONS OF THE MORGAN KEEGAN COMPANY, INC. INDIVIDUAL RETIREMENT ACCOUNT DISCLOSURE STATEMENT AND THE MORGAN KEEGAN & COMPANY, INC. INDIVIDUAL ACCOUNT CUSTODIAL ACCOUNT AGREEMENT (CUSTODIAL ACCOUNT AGREEMENT). I HAVE REVIEWED THE FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES AND AGREE THAT THIS INFORMATION IS CORRECT. I AUTHORIZE MORGAN KEEGAN & COMPANY, INC. AS CUSTODIAN OF MY INDIVIDUAL RETIREMENT ACCOUNT (INDIVIDUAL RETIREMENT ACCOUNT) AND AGREE TO ADHERE TO THE CUSTODIAL ACCOUNT AGREEMENT AND AGREE TO NOT DISCLOSE ANY INFORMATION TO ANY OTHER PARTY WITHOUT THE WRITTEN CONSENT OF MORGAN KEEGAN & COMPANY, INC. I HAVE READ AND UNDERSTAND THAT THE CUSTODIAL ACCOUNT AGREEMENT HAS BEEN ADOPTED AND I AGREE TO ADHERE TO IT. I HAVE READ AND UNDERSTAND THAT THE CUSTODIAL ACCOUNT AGREEMENT HAS BEEN ADOPTED AND I AGREE TO ADHERE TO IT. I HAVE READ AND UNDERSTAND THAT THE CUSTODIAL ACCOUNT AGREEMENT HAS BEEN ADOPTED AND I AGREE TO ADHERE TO IT.

CLIENT SIGNATURE: Kenneth W. Sears, Jr. DATE: 8/23/04  
BROKER SIGNATURE: \_\_\_\_\_ DATE: 8-30-04  
BOM RETAILER APPROVED: \_\_\_\_\_ DATE: 8-30-04  
BOM RETAILER SIGNATURE: \_\_\_\_\_ DATE: 8-30-04

You must sign in blue or black ink.

MK 0059043  
Garrett - Morgan Keegan





**Morgan**  
Morgan Keegan & Company, Inc. New Account Form

Please note that the identity information provided on this form will be verified as required by the USA Patriot Act of 2001.

TYPE OF ACCOUNT: <b>WDR - CDR</b> ACCOUNT DESCRIPTION: <b>INDIVIDUAL</b>		FA NUMBER: <b>HNIS</b>	ACCOUNT NUMBER: <b>3077821</b>
ACCOUNT TITLE: <b>CHANA L. STEIN</b>		PRIMARY SSN/NO or FOREIGN #: <b>157-78-9373</b>	DATE OF BIRTH (mm/dd/yyyy): <b>03/07/1963</b>
		TELEPHONE #1: <b>HOME</b> (310) 453-9713	
		<b>MOBILE</b>	
		SECONDARY SSN/NO or FOREIGN #:	DATE OF BIRTH (mm/dd/yyyy):
US CITIZEN/RESIDENT ALIEN (GREEN CARD): <b>Yes</b>		CITIZEN OF WHAT COUNTRY:	
HOME ADDRESS: <b>8022 SUNSET BLVD, 1308</b>		NUMBER OF DEPENDENTS: <b>0</b>	MARITAL STATUS: <b>SINGLE</b>
CITY: <b>LOS ANGELES</b> STATE: <b>CA</b> ZIP: <b>90046</b>			
PRIMARY OWNER EMPLOYMENT INFORMATION:			
EMPLOYER NAME: <b>MONK</b>		TYPE OF BUSINESS: <b>TELEVISION PRODUCTION</b>	
ADDRESS: <b>446 NORTON CARRUENSA</b>			
LOS ANGELES, CA 90033			
POSITION/TITLE: <b>OTHER</b>		TELEPHONE: <b>(310) 913-5206</b>	FAX:
APPROXIMATE ANNUAL INCOME: <b>\$4,000 - \$4,999</b>	APPROXIMATE LIQUID NET: <b>\$500,000 - \$1,000,000</b>	APPROXIMATE NET WORTH: <b>\$1,000,000 - \$5,000,000</b>	TAX BRACKET: <b>25%</b>
<b>INVESTMENT OBJECTIVES</b>			
1. <b>GROWTH</b> SEEKS CAPITAL APPRECIATION PRIMARILY WITH EQUITY ORIENTED INVESTMENTS THAT HAVE POTENTIAL FOR SIGNIFICANT GROWTH.		2. <b>INCOME</b> SEEKS INCOME VIA FIXED-INCOME OR EQUITY INVESTMENTS THAT OFFER HIGHER YIELDS.	
TAX ADVANTAGE PREFERENCE FOR INVESTMENTS WHICH OFFER TAX-FREE INCOME OR TAX-DEFERRED ADVANTAGES.		SPECULATION SEEKS TO MAXIMIZE RETURN VIA A BROAD RANGE OF INVESTMENT STRATEGIES THAT INVOLVE A HIGH DEGREE OF RISK, VOLATILITY, AND/OR TRADING ACTIVITY.	
<b>INVESTMENT EXPERIENCE - YEARS</b>			
STOCKS: <b>OVER 1</b>	TAX-FREE BONDS: <b>UNDER 1</b>	TAXABLE BONDS: <b>UNDER 1</b>	
MUTUAL FUNDS: <b>UNDER 1</b>	OPTIONS: <b>UNDER 1</b>	COMMODITIES: <b>UNDER 1</b>	
INSURANCE/ANNUITIES: <b>UNDER 1</b>	OTHER: <b>UNDER 1</b>		
HOW WAS THIS ACCOUNT OBTAINED? <b>OTHER</b>			
INITIAL TRANSACTION DEPOSIT: <b>AMOUNT \$50,000.00</b>		SPRINKLE/COUPON:	
IS THIS CLIENT A MORGAN KEEGAN EMPLOYEE? <b>No</b>		IS THIS CLIENT RELATED TO A MORGAN KEEGAN EMPLOYEE? <b>Yes</b>	
		NAME: <b>RUSSELL STEIN</b> RELATIONSHIP: <b>FATHER</b>	
DOES THIS CLIENT HAVE OTHER ACCOUNTS AT MORGAN KEEGAN? <b>No</b>		DOES THE CLIENT HAVE ACCOUNTS AT OTHER FINANCIAL FIRMS? <b>No</b>	
IS THIS CLIENT A REGION'S EMPLOYEE? <b>No</b>		IS CLIENT OR IMMEDIATE FAMILY MEMBER A DIRECTOR, CORPORATE OFFICER OR > 10% SHAREHOLDER OF A PUBLICLY TRADED COMPANY? <b>No</b>	
		COMPANY: <b>MORGAN KEEGAN &amp; CO. INC.</b>	
IS CLIENT OR IMMEDIATE FAMILY MEMBER AN EMPLOYEE OF A FINANCIAL INSTITUTION OR HASO MEMBER FIRM? <b>Yes</b>			
NAME OF FINANCIAL INSTITUTION OR HASO MEMBER FIRM: <b>MORGAN KEEGAN &amp; CO. INC.</b>			
DOES THE BROKER HAVE A BENEFICIAL INTEREST IN THIS ACCOUNT? <b>No</b>			
WILL THIS ACCOUNT BE OPERATED BY ANY OTHER PERSON OR INVESTMENT ADVISOR WITH TRADING AUTHORIZATION? <b>No</b>			
NAME OF AUTHORIZED AGENT/INVESTMENT ADVISOR:			
FUND OPTION: <b>REGION'S FIDC FUND (20)</b>			
<b>MOR ACCOUNT INSTRUCTIONS</b>			
CITE/CITATIONS PRINT ADDRESS ON CHECK	SPECIAL CHECKWRITING INSTRUCTIONS Number of person with check signing privileges: <b>1</b> ADDITIONAL INFORMATION ON CHECK:		VISA CHECKCARD
WALLET STYLE CHECK:	ADDITIONAL AUTHORIZED SIGNATORY:		MOTHER'S MAIDEN NAME:
DELIVER: <b>Hold street name</b>	PAYMENT: <b>Hold proceeds</b>	DIVIDEND: <b>Credit Account</b>	PRINCIPAL: <b>Credit Account</b>
MATURITY: <b>Credit Account</b>			
NOT FID INSURED	MAY LOSE VALUE	NO BANK GUARANTEE	SEE ACCOUNT AGREEMENT RISK OF LOSS DISCLOSURE
By signing below, I/we acknowledge that I/we have read, understood and agree to abide by all Our terms and conditions set forth in the Client Agreement and Disclosure Statement incorporated herein by this reference. This Client Agreement contains a binding arbitration clause and other provisions substantially affecting my rights. I/we have REVIEWED THE FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES AND AGREE THAT THIS INFORMATION IS CORRECT. I/we have retained a copy of the AGREEMENT STATEMENT for my/our records. I/we have been advised that the above identity information provided will be verified. The arbitration agreement is set forth in, Section 5, Page 2 of the accompanying Agreement and Disclosure Statement.			
FINANCIAL ADVISOR SIGNATURE: <b>Russell W. Stein</b> DATE: <b>7/11/06</b>		BRANCH MANAGER SIGNATURE: <b>Deborah B. Hance</b> DATE: <b>7-13-06</b>	
CLIENT SIGNATURE: <b>Chana L. Stein</b> DATE: <b>07/10/06</b>		CLIENT SIGNATURE: _____ DATE: _____	
CLIENT SIGNATURE: _____ DATE: _____		CLIENT SIGNATURE: _____ DATE: _____	

You must sign in blue or black ink.

STE 00323

Morgan Keegan &amp; Company, Inc. New Account Form

Please note that the identity information provided on this form will be verified as required by the USA Patriot Act of 2001.

TYPE OF ACCOUNT CASE	ACCOUNT DESCRIPTION INDIVIDUAL	FAMILY OR FOREIGN #	ACCOUNT NUMBER 10218731
LEGAL NAME (FIRST, MIDDLE INITIAL, LAST)	JUDY G STRICKLAND	SSN/ID or FOREIGN #	DATE OF BIRTH (mm/dd/yyyy)
TELEPHONE # HOME (817) 331-1314	MOBILE (806) 723-0135	SSN/ID or FOREIGN #	DATE OF BIRTH (mm/dd/yyyy)
US CITIZEN Yes	CITIZEN OF WHAT COUNTRY	NUMBER OF DEPENDENTS 0	MARITAL STATUS SINGLE
HOME ADDRESS 6452 WAVERLY WAY			
CITY FT WORTH STATE TX ZIP 76114			
PRIMARY OWNER EMPLOYMENT INFORMATION RETIRED			
EMPLOYER NAME FARMER		TYPE OF BUSINESS FARMER	
ADDRESS			
POSITION/TITLE OTHER	TELEPHONE	FAX	
APPROXIMATE ANNUAL INCOME \$25,000 - \$124,999	APPROXIMATE LIQUID NET WORTH Over \$1,000,000	APPROXIMATE NET WORTH \$1,000,000 - \$5,000,000	TAX DEDUCTIBLE 35%
INVESTMENT OBJECTIVES			
1 GROWTH SEEKS CAPITAL APPRECIATION PRIMARILY WITH EQUITY ORIENTED INVESTMENTS THAT HAVE POTENTIAL FOR SIGNIFICANT GROWTH TAX ADVANTAGE PREFERENCE FOR INVESTMENTS WHICH OFFER TAX-FREE INCOME OR TAX-DEFERRED ADVANTAGES		2 INCOME SEEKS INCOME VIA FIXED-INCOME OR EQUITY INVESTMENTS THAT OFFER HIGHER YIELDS SPECULATION SERIES TO MAXIMIZE RETURN VIA A BROAD RANGE OF INVESTMENT STRATEGIES THAT INVOLVE A HIGH DEGREE OF RISK VOLATILITY, AND/OR TRADING ACTIVITY	
INVESTMENT EXPERIENCE - YEARS			
STOCKS UNDER 1	TAX-FREE BONDS UNDER 1	TAXABLE BONDS UNDER 1	COMMODITIES UNDER 1
MUTUAL FUNDS UNDER 1	OPTIONS UNDER 1	OTHER UNDER 1	
INSURANCE/ANNUITIES UNDER 1			
HOW WAS THE ACCOUNT OBTAINED? PERSONAL ACQUAINTANCE			
INITIAL TRANSACTION DEPOSIT	AMOUNT \$75,000.00	SYMBOL/CUSIP	
IS THIS CLIENT A MORGAN KEEGAN EMPLOYEE? No	IS THIS CLIENT RELATED TO A MORGAN KEEGAN EMPLOYEE? No	RELATIONSHIP	
DOES THIS CLIENT HAVE OTHER ACCOUNTS AT MORGAN KEEGAN? No	DOES THE CLIENT HAVE ACCOUNTS AT OTHER FIRMS? No	FIRM NAMES	
IS THIS CLIENT A REGION'S EMPLOYEE? No	IS CLIENT OR IMMEDIATE FAMILY MEMBER A DIRECTOR, CORPORATE OFFICER OR 10% SHAREHOLDER OF A PUBLICLY TRADED COMPANY? No	COMPANY	
IS CLIENT OR IMMEDIATE FAMILY MEMBER AN EMPLOYEE OF A FINANCIAL INSTITUTION OR NASD MEMBER FIRM? No			
NAME OF FINANCIAL INSTITUTION OR NASD MEMBER FIRM			
DOES THE BROKER HAVE A BENEFICIAL INTEREST IN THIS ACCOUNT? No			
WILL THIS ACCOUNT BE OPERATED BY ANY OTHER PERSON OR INVESTMENT ADVISOR WITH TRADING AUTHORIZATION? No			
NAME OF AUTHORIZED AGENT/INVESTMENT ADVISOR			
FUND OPTION DREYFUS GENERAL (77)			
DELIVER: Held at bank name	PAYMENT: Held proceeds	DIVIDEND: Credit Account	PRINCIPAL: Credit Account
MATURITY: Credit Account			
NOT FOR INSURED	MAY LOSE VALUE	NO BANK GUARANTEE	SEE ACCOUNT AGREEMENT RISK OF LOSS DISCLOSURES

By signing below, I/we acknowledge that I/we have read, received, understood and agree to abide by all the terms and conditions set forth in the Client Agreement incorporated herein by this reference. The Client Agreement contains a binding arbitration clause and other provisions substantially dispositive of rights. I/WE HAVE REVIEWED THE FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES AND AGREE THAT THIS INFORMATION IS CORRECT. I/we have retained a copy of the DISCLOSURE INFORMATION for my/our records I/we have been advised that the above identity information will be verified.

*Russell Allen* 3/2/05  
 BROKER SIGNATURE DATE APPROVED DATE  
*Judy G. Strickland* 3/2/05  
 CLIENT SIGNATURE DATE

*Leslie D. Barnett* 3-2-05  
 BRANCH MANAGER SIGNATURE DATE  
 CLIENT SIGNATURE DATE  
 CLIENT SIGNATURE DATE

CLIENT SIGNATURE DATE  
 You must sign in blue or black ink.



Morgan Keegan & Company, Inc.  
IRA AGREEMENT AND NEW ACCOUNT APPROVAL

Please note that the identity information provided on this form will be verified as required by the USA Patriot Act of 2001.

TYPE OF ACCOUNT: (select one) <input checked="" type="checkbox"/> TRADITIONAL IRA <input type="checkbox"/> ROTH IRA <input type="checkbox"/> SEP IRA (Simplified Employee Pension) <input type="checkbox"/> SIMPLE IRA <input type="checkbox"/> Coverdell Education Savings Account (ESA)		FA NUMBER <b>14085</b>	ACCOUNT NUMBER <b>73251043</b>
LEGAL NAME (FIRST, MIDDLE INITIAL, LAST) <b>KENNETH W. SEARS</b>		SOCIAL SECURITY / TAX ID NUMBER <b>433-68-8412</b>	DATE OF BIRTH (mm/dd/yyyy) <b>01/26/1947</b>
US CITIZEN YES <input checked="" type="checkbox"/> NO <input type="checkbox"/> IF NO, CITIZEN OF WHAT COUNTRY?		MARRIAGE STATUS (select one) <input checked="" type="checkbox"/> MARRIED <input type="checkbox"/> SINGLE	FEE SCHEDULE ANNUAL CUSTODIAL FEE <b>\$35</b> TERMINATION FEE <b>\$25</b> A custodial fee will be debited accurately from the account. Upon termination of the account, for any reason other than death or disability, a termination fee will be charged.
TELEPHONE NUMBER: HOME <b>504-271-4928</b> MOBILE		SPOUSE'S NAME <b>LINDA</b>	NUMBER OF DEPENDENTS <b>5</b>
HOME ADDRESS: (STREET ADDRESS - NO PO BOX ALLOWED) <b>2809 ROSETTA DR.</b> CITY <b>CHARLOTTE</b> STATE <b>LA</b> ZIP <b>70043</b>			
DUPLICATE MAILING ADDRESS: CONFIRMATION <input type="checkbox"/> STATEMENT <input type="checkbox"/> BOTH <input type="checkbox"/>		ALTERNATE MAILING ADDRESS: NAME _____ CITY _____ STATE _____ ZIP _____	
PRIMARY OWNER EMPLOYMENT INFORMATION: ADDRESS <b>RETIRED</b> POSITION TITLE _____ TELEPHONE _____ TYPE OF BUSINESS _____		EMPLOYER NAME <b>LOUISIANA MISSISSIPPI CARE CENTER</b>	
RETIRED <input checked="" type="checkbox"/> IF RETIRED, COMPANY NAME _____ HONORARY <input type="checkbox"/>		APPROXIMATE NET WORTH: <b>300,000.00</b>	
APPROXIMATE ANNUAL INCOME: <b>50,000.00</b>		APPROXIMATE LIQUID NET WORTH: <b>130,000.00</b>	
INVESTMENT OBJECTIVES (IN ORDER OF PRIORITY ALL THAT APPLY - HIGHEST - LOWEST - MINIMUM OF ONE MUST BE SELECTED) 1. <input checked="" type="checkbox"/> GROWTH SEEMS CAPITAL APPRECIATION PROBABLY WITH EQUITY QUALIFIED INVESTMENTS THAT HAVE POTENTIAL FOR SIGNIFICANT GROWTH. 2. <input checked="" type="checkbox"/> TAX ADVANTAGE PREFERENCE FOR INVESTMENTS WHICH OFFER TAX-FREE GROWTH OR TAX-DEFERRED ADVANTAGES. 3. <input checked="" type="checkbox"/> INCOME SEEMS INCOME VIA FIXED-INCOME OR EQUITY INVESTMENTS THAT OFFER BLORGER YIELDS. 4. <input type="checkbox"/> SPECULATION SEEMS TO MAXIMIZE RETURN VIA A BROAD RANGE OF INVESTMENT STRATEGIES THAT INVOLVE A HIGH DEGREE OF RISK, VOLATILITY, AND/OR TRADING ACTIVITY.			
INVESTMENT EXPERIENCE (ENTER YEARS OF EXPERIENCE FOR EACH CATEGORY) COMMON STK <b>5</b> PREF STOCK _____ MUNI BONDS <b>5</b> CORP BONDS _____ GOVT BONDS <b>5</b> MUTUAL FUNDS <b>5</b> OPTIONS _____ MFR FUNDS <b>5</b> LTD PTFRSHIP _____ INSURANCE _____ FIXED ANNU <b>5</b> VAR ANNU _____ WRAP ACCOUNTS _____ UITs _____ TX FRER RD _____ TAXABLE RD _____			
HOW WAS THE ACCOUNT OBTAINED? CALL IN _____ WALK IN _____ PERSONAL ACQUAINTANCE, HOW LONG _____ ADVERTISING LEAD _____ REFERRAL _____ OTHER <input checked="" type="checkbox"/> REGIONS REFERRAL CODE _____			
INITIAL TRANSACTION (FOR ALL EXCEPT TRANSFERS, NEED TO INCLUDE AMOUNT AND SYMBOL/CUSIP) PURCHASE <input type="checkbox"/> SALE <input type="checkbox"/> DEPOSIT <input type="checkbox"/> TRANSFER <input checked="" type="checkbox"/>			
IS THIS CLIENT A MORGAN KEEGAN EMPLOYEE? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		IS THIS CLIENT RELATED TO A MORGAN KEEGAN EMPLOYEE? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF YES, WHO AND THE RELATIONSHIP?	
DOES THIS CLIENT HAVE OTHER ACCOUNTS AT MORGAN KEEGAN? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		DOES THIS CLIENT HAVE ACCOUNTS AT OTHER FIRMS? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF YES, PLEASE LIST FIRM NAMES:	
IS THIS CLIENT A REGIONS EMPLOYEE? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		IS THIS CLIENT OR IMMEDIATE FAMILY MEMBER A DIRECTOR, CORPORATE OFFICER OR > 10% SHAREHOLDER OF A PUBLICLY TRADED COMPANY? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF YES, WHAT COMPANY?	
IS THIS CLIENT OR IMMEDIATE FAMILY MEMBER AN EMPLOYEE OF A FINANCIAL INSTITUTION OR NASD MEMBER FIRM? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>			
NAME OF FINANCIAL INSTITUTION OR NASD MEMBER FIRM:			
DOES THE BROKER HAVE A BENEFICIAL INTEREST IN THIS ACCOUNT? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/>		IS THE BROKER REGISTERED IN THE STATE WHERE THE CLIENT RESIDES? YES <input checked="" type="checkbox"/> NO <input type="checkbox"/>	
IS WILL THE ACCOUNT BE OPERATED BY ANY OTHER PERSON OR INVESTMENT ADVISOR WITH TRADING AUTHORIZATION? YES <input type="checkbox"/> NO <input checked="" type="checkbox"/> IF YES, NAME OF AUTHORIZED AGENT/INVESTMENT ADVISOR:			
UNINVESTED FUNDS (SWEEP) SELECT ONE: REGIONS FDC (20) <input checked="" type="checkbox"/> OTHER _____			
BENEFICIARY (in the event of my death, I direct that the account be distributed, I hereby designate the following person(s) as my beneficiary. MUST CIRCLE ONE) 1. <b>LINDA C. SEARS</b> DATE OF BIRTH <b>07/25/47</b> RELATIONSHIP <b>WIFE</b> <input checked="" type="radio"/> PRIMARY BENEFICIARY 2. <b>KENNETH SEARS JR.</b> DATE OF BIRTH <b>01/26/71</b> RELATIONSHIP <b>CHILDREN</b> <input type="radio"/> PRIMARY BENEFICIARY 3. <b>DANIEL SEARS</b> DATE OF BIRTH <b>01/26/74</b> RELATIONSHIP <b>GRANDCHILD</b> <input type="radio"/> PRIMARY BENEFICIARY 4. <b>KEVIN SEARS</b> DATE OF BIRTH <b>11/23/75</b> RELATIONSHIP <b>GRANDCHILD</b> <input type="radio"/> PRIMARY BENEFICIARY			
NOT FDC INSURED    MAY LOSE VALUE    NO BANK GUARANTEE    SEE ACCOUNT AGREEMENT RISK OF LOSS DISCLOSURES			
I ACKNOWLEDGE THIS INFORMATION TO BE ACCURATE. I ALSO ACKNOWLEDGE THAT I HAVE RECEIVED AND FULLY UNDERSTAND THE TERMS AND CONDITIONS OF THE MORGAN KEEGAN & COMPANY, INC. INDIVIDUAL RETIREMENT ACCOUNT DISCLOSURE STATEMENT AND THE MORGAN KEEGAN & COMPANY, INC. INDIVIDUAL ACCOUNT CUSTODIAL ACCOUNT AGREEMENT (CUSTODIAL ACCOUNT AGREEMENT). I HAVE REVIEWED THE FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES AND AGREE THAT THIS INFORMATION IS CORRECT. I APPOINT MORGAN KEEGAN & COMPANY, INC. AS CUSTODIAN OF MY IRA/ROTH IRA/SIMPLE IRA/COVERDELL ESA ACCOUNT AND ADOPT THE CUSTODIAL ACCOUNT AGREEMENT AND AGREE TO ANY SUBSEQUENT AMENDMENTS THERETO. I UNDERSTAND THAT THE CUSTODIAL ACCOUNT AGREEMENT HEREBY ADOPTED CONTAINS A PRE-DISPUTE ARBITRATION PROVISION WHICH MAY BE ENFORCED BY THE PARTIES. I HAVE BEEN ADVISED THAT THE ABOVE IDENTITY INFORMATION WILL BE VERIFIED.			

**Kenneth W. Sears** 04/02/04  
 CLIENT SIGNATURE DATE  
**Russell W. Sears** 4/19/04  
 BROKER SIGNATURE DATE  
 (PARTY 190)

**4-19-04 Leslie D. Barrett** 4-19-04  
 DATE BRANCH MANAGER SIGNATURE DATE

## Morgan Keegan &amp; Company, Inc. New Account Form

Please note that the identity information provided on this form will be verified as required by the USA Patriot Act of 2001.

TYPE OF ACCOUNT	MOR - CASH	ACCOUNT DESCRIPTION	JOINT - JTWROS	FA NUMBER	HORS	ACCOUNT NUMBER	33481147
ACCOUNT TITLE				PRIMARY SSN/TID or FOREIGN #		DATE OF BIRTH (mm/dd/yyyy)	
KEENEITH W. SEARS & LINDA C. SEARS JTWROS				433-68-0412		07/25/1947	
				TELEPHONE # HOME (225) 346-5024			
				MOBILE			
US CITIZEN/RESIDENT ALIEN (GREEN CARD)				JOINT SSN/TID or FOREIGN #		DATE OF BIRTH (mm/dd/yyyy)	
CITIZEN OF WHAT COUNTRY				436-68-2213		07/25/1947	
HOME ADDRESS				NUMBER OF DEPENDENTS		MARITAL STATUS	
244 ST. JOSEPH				9		MARRIED	
CITY BAYON ROUGE				STATE LA		ZIP 70802	
PRIMARY OWNER EMPLOYMENT INFORMATION				RETIRED			
EMPLOYER NAME				LOUISIANA CARPENTERS REGIONAL COUNCIL			
ADDRESS				TYPE OF BUSINESS			
POSITION/TITLE				PROFESSIONAL			
TELEPHONE				FAX			
JOINT OWNER EMPLOYMENT INFORMATION				HOMEMAKER			
EMPLOYER NAME				TYPE OF BUSINESS			
ADDRESS							
POSITION/TITLE				OTHER			
TELEPHONE				FAX			
APPROXIMATE ANNUAL INCOME		APPROXIMATE LIQUID NET		APPROXIMATE NET WORTH		TAX BRACKET	
\$40,000 - \$54,999		\$50,000 - \$100,000		\$100,000 - \$500,000		25%	
INVESTMENT OBJECTIVES							
1. GROWTH				2. INCOME			
SEEKS CAPITAL APPRECIATION PRIMARILY WITH EQUITY ORIENTED INVESTMENTS THAT HAVE POTENTIAL FOR SIGNIFICANT GROWTH				SEEKS INCOME VIA FIXED-INCOME OR EQUITY INVESTMENTS THAT OFFER HIGHER YIELDS			
TAX ADVANTAGE				SPECULATION			
PREFERENCE FOR INVESTMENTS WHICH OFFER TAX-FREE INCOME OR TAX-DEFERRED ADVANTAGES				SEEKS TO MAXIMIZE RETURN VIA A BROAD RANGE OF INVESTMENT STRATEGIES THAT INVOLVE A HIGH DEGREE OF RISK VOLATILITY, AND/OR TRADING ACTIVITY			
INVESTMENT EXPERIENCE - YEARS							
STOCKS		OVER 5		TAX-FREE BONDS		UNDER 1	
MUTUAL FUNDS		UNDER 1		OPTIONS		UNDER 1	
INSURANCE/ANNUITIES		UNDER 1		OTHER		UNDER 1	
HOW WAS THE ACCOUNT OBTAINED? PERSONAL ACQUAINTANCE							
INITIAL TRANSACTION		DEPOSIT		AMOUNT		SYMBOL/USIP	
				10,000.00			
IS THIS CLIENT A MORGAN KEEGAN EMPLOYEE?				No			
IS THIS CLIENT RELATED TO A MORGAN KEEGAN EMPLOYEE?				No			
NAME				RELATIONSHIP			
DOES THIS CLIENT HAVE OTHER ACCOUNTS AT MORGAN KEEGAN?				Yes			
DOES THE CLIENT HAVE ACCOUNTS AT OTHER FIRMS?				No			
FIRM NAMES							
IS THIS CLIENT A REGIONAL EMPLOYEE?				No			
IS CLIENT OR IMMEDIATE FAMILY MEMBER A DIRECTOR, CORPORATE OFFICER OR >= 10% SHAREHOLDER OF A PUBLICLY TRADED COMPANY?				No			
COMPANY							
IS CLIENT OR IMMEDIATE FAMILY MEMBER AN EMPLOYEE OF A FINANCIAL INSTITUTION OR NASD MEMBER FIRM?							
No							
NAME OF FINANCIAL INSTITUTION OR NASD MEMBER FIRM							
DOES THE BROKER HAVE A BENEFICIAL INTEREST IN THIS ACCOUNT?							
No							
WILL THIS ACCOUNT BE OPERATED BY ANY OTHER PERSON OR INVESTMENT ADVISOR WITH TRADING AUTHORIZATION?							
No							
NAME OF AUTHORIZED AGENCY INVESTMENT ADVISOR							
FUND OPTION							
DREYFUS GENERAL (71)							
MOR ACCOUNT INSTRUCTIONS							
CHECKWRITING		SPECIAL CHECKWRITING INSTRUCTIONS		VISA CHECKCARD			
PRINT ADDRESS ON CHECK		Number of persons with check signing privileges		2			
WALLET STYLE CHECK		ADDITIONAL INFORMATION ON CHECK:		ADDITIONAL AUTHORIZED SIGNATORY:		MOTHER'S MAIDEN NAME	
DELIVERY:		PAYMENT:		DIVIDEND:		PRINCIPAL:	
Hold street name		Hold proceeds		Credit Account		Credit Account	
NOT FDIC INSURED		MAY LOSE VALUE		NO BANK GUARANTEE		SEE ACCOUNT AGREEMENT RISK OF LOSS DISCLOSURES	

By signing below, I/we acknowledge that I/we have read, received, understand and agree to abide by all the terms and conditions set forth in the Client Agreement and Disclosure Statement incorporated herein by this reference. The Client Agreement contains a binding arbitration clause and other provisions substantially affecting my rights. I/we have REVIEWED THE FINANCIAL INFORMATION AND INVESTMENT OBJECTIVES AND AGREE THAT THIS INFORMATION IS CORRECT. I/we have retained a copy of the AGREEMENT & STATEMENT for my/our records. I/we have been advised that the above identity information provided will be verified. "The arbitration agreement is set forth in Section 5, Page 2 of the accompanying Agreement and Disclosure Statement."

Russell W. Stearns 11/9/05  
FINANCIAL ADVISOR SIGNATURE DATE APPROVED  
Russell W. Stearns 11-3-05  
CLIENT SIGNATURE DATE  
Linda C. Stearns 11-3-05  
CLIENT SIGNATURE DATE

10/26/2005 Deborah K. Hennes 11/10/05  
DATE BRANCH MANAGER SIGNATURE DATE  
Russell W. Stearns 11-3-05  
CLIENT SIGNATURE DATE  
Linda C. Stearns 11-3-05  
CLIENT SIGNATURE DATE

You must sign in blue or black ink.

***Morgan Keegan Client Agreement***

In consideration of Morgan Keegan & Company, Inc., or any successor thereof (hereinafter referred to as "Morgan Keegan"), accepting, opening or maintaining one or more accounts of the undersigned (hereafter designated by name, number or otherwise) for the purchase, sale or carrying of securities, options, contracts relating thereto, and/or other property (hereinafter collectively referred to as "property"), the undersigned agrees as follows:

1. **Capacities and needs.** All transactions for the account of the undersigned shall be subject to all then applicable federal and state laws and rules and regulations promulgated thereunder, and the constitution, laws, customs and usages of the applicable exchange, association, market or clearinghouse. This agreement shall be deemed amended to the extent necessary to conform with any changes in the laws, rules and regulations of the applicable exchange, association, market or clearinghouse in force and effect. Actual deliveries are intended on all transactions.
2. **No modification.** Except as herein provided, no provision of this agreement shall prevail in all or any respect be revised, amended or deleted, nor shall acceptance of this agreement and any accounts thereunder by Morgan Grenfell constitute ratification of any such changes, nor shall such acceptance constitute a release of Morgan Grenfell from any liability.
3. **Entire agreement.** This agreement constitutes the entire agreement of the parties and is hereby agreed to in a document dated by the Manager of Morgan Grenfell's Customer Service Department or his/her designee.

2. Discretionary trades, authority required to effect all unauthorized trades: NO EMPLOYEE OF MORGAN KEEGAN IS AUTHORIZED TO EFFECT TRADES FOR THE UNDERSIGNED WITHOUT THE UNDERSIGNED'S EXPRESS PRIOR APPROVAL, UNLESS EXPRESSLY AGREED TO IN A SEPARATE WRITTEN GRANT OF DISCRETIONARY AUTHORITY SIGNED BY THE UNDERSIGNED AND THE MANAGER OF MORGAN KEEGAN'S CUSTOMER SERVICE DEPARTMENT OR HIS/her DEPUTEE. THE UNDERSIGNED AGREES TO BRING ANY UNAUTHORIZED ACTIVITY IMMEDIATELY TO THE ATTENTION OF THE MANAGER OF MORGAN KEEGAN'S CUSTOMER SERVICE DEPARTMENT. The failure of the undersigned to bring any unauthorized activity to the attention of the Manager of Morgan Keegan's Customer Service Department shall serve to deny and disqualify the undersigned from thereafter claiming that the employee lacked express authorization to effect those or other transactions in or for the account of the undersigned.

[illegible]

6. Jurisdiction This provision relates to the arbitration of disputes:

- (a) Arbitration is final and binding on the parties.  
(b) The parties are waiving their right to seek remedies in court, including the right to jury trial.  
(c) Pre-arbitration discovery is generally more limited than and different from court proceedings.  
(d) The arbitrator's award is not required to include factual findings or legal reasoning and any party's right to appeal or to seek modification or enforcement by the arbitrator is strictly limited.  
(e) The panel of arbitrators will typically include a minority of arbitrators who were so directly affiliated with the respondent employer.

[illegible]

This arbitration provision shall apply to any controversy or claim or issue in any controversy arising from events which occurred prior to, or subsequent to, the execution of this arbitration agreement. The award of the arbitrator, or of the majority of them, shall be final, and judgment upon the award rendered may be entered in any court, state or federal, having jurisdiction.

Notwithstanding anything to the contrary, no person shall bring a putative excluded class action to arbitration, nor seek to enforce any pre-dispute arbitration agreement against any person who has initiative to court a putative class action; or who is a member of a putative class who has not opted out of the class with respect to any claims encompassed by the putative class action on file.

- (i) the class certification is denied; or  
(ii) the class is decertified; or  
(iii) the defendant is excluded from the class by the court.

Such publication is intended to advertise and will not constitute a release of any right under this agreement except in the extent stated herein.

[illegible]

7. Security interest in property. As security for the payment of all liabilities and obligations undersigned may have to Morgan Keegan now or in the future, the undersigned grants Morgan Keegan a general lien and security interest in all assets and property of the undersigned or in which undersigned now have an interest carried by Morgan Keegan at any time in any account of

PLEASE READ CAREFULLY, SIGN  
AND RETURN THE EXECUTED COPY TO:

Morgan Keegan & Company, Inc.  
Morgan Keegan Tower  
Fifty First Street  
Memphis, TN 38102

undesignated (field either individually, jointly or otherwise) or which may at any time be in Morgan Keegan's possession or under its control for any purpose. It acknowledges its security interest, and in addition to the rights provided herein Morgan Keegan shall have all the rights and remedies available to a secured party under the Tennessee Uniform Commercial Code.

8. Loan of customer's securities Until Morgan Keegan receives written notice of revocation from the undersigned, Morgan Keegan is hereby authorized to lend to itself as broker or to others any securities held by Morgan Keegan as margin for the account of, or under the control of, the undersigned.

9 Payment of Loans on Demand The undersigned agrees to pay on demand any balance owing with respect to any of the undersigned's accounts, including interest and commissions. The undersigned understands that Marjoe Keegan may demand full payment of the balance due in the undersigned's

recipients plus any interest charges rendered thereon, all Morgan Keegan's sole obligation, at any time without cause and whether or not such demand is made for Morgan Keegan's protection. Total loans are not made for any specific time or duration but rather are due and payable to Morgan Keegan's discretion upon a demand for payment made by the undersigned. The undersigned agrees that Morgan Keegan may at all times accept any payments of interest, dividends, premiums and principal received on any of the collateral, whether pursuant to the terms of such collateral or upon the sale of the collateral, to the payment of the balance due in the undersigned's accounts or pay such amounts to the undersigned.

**14. Absence of disclosure.** The undersigned understands that the properties are underwritten by Morgan Keegan and may be called in Morgan Keegan's name and/or may be placed on hypotheticals by Morgan Keegan and/or may be common with other securities. The pledge is hypothetical by its nature. Morgan Keegan may use Morgan Keegan's securities, either in or greater than the amount covered by the pledge, for the benefit of the undersigned and/or for the benefit of other investors. Morgan Keegan may in its discretion acquire from time to time, in the form of cash or securities, any amount of securities of the issuer of the securities covered by the pledge, in accordance with the rules and regulations of the Federal Reserve Board, the New York Stock Exchange, other exchanges, and the Securities and Exchange Commission. Morgan Keegan may, in its discretion, sell or dispose of the securities covered by the pledge to other investors, including Morgan Keegan and its affiliates, and may, in its discretion, use the proceeds of such sale or disposition for the benefit of the undersigned and/or for the benefit of other investors. In the event the undersigned is no longer successful a debt holder, or an individual to Morgan Keegan, it is understood that Morgan Keegan will sell, assign or transfer to the undersigned's attorney, or to the undersigned's attorney-in-fact, or to a designated individual, all or part of the undersigned's interest in the securities covered by the pledge, upon the undersigned's request.

[illegible][illegible]

3. Indemnity to merchant/broker. Each of the parties who executes this agreement in a representative capacity represents and warrants to Morgan Mearns that it has the requisite authority to enter into and provide under this agreement on behalf of the principal, and for the risk and benefit of the principal, to indemnify and hold Morgan Mearns harmless from and against all claims, damages, costs and expenses, and losses which may be asserted against or incurred by Morgan Mearns in connection with the service of the principal. If this agreement is signed in a representative capacity by more than one person, and unless written notice to the company is provided by the Manager of Morgan Mearns Customer Service Department prior to the execution of any business in any account, such persons represent and warrant to Morgan Mearns that any one of them, acting alone, may buy, sell and otherwise use the account in connection with the business of the principal, and that the principal is aware of and consents to such use. In addition, the parties agree to indemnify and hold Morgan Mearns harmless from and against all claims, damages, costs and expenses, and losses which may be asserted against or incurred by Morgan Mearns of money, stocks, bonds, and other negotiable instruments, securities and other property.

[illegible]

State of New York, County of \_\_\_\_\_, ss. \_\_\_\_\_, Clerk of the Court of Sessions.

<b>NOT FDIC-INSURED</b>	<b>May lose value</b>	<b>No bank guarantee</b>	<b>See Account Agreement RISK OF LOSS DISCLOSURE</b>
<b>MUST CHECK ONE BOX AT RIGHT BEFORE SIGNATURE</b>		<input checked="" type="checkbox"/> <b>CASH</b>	<input type="checkbox"/> <b>MARGIN</b>
Signature:	<i>Elizabeth C Stan</i>	Date:	<i>8/28/02</i>
Print Name:		Initials:	
Account Type:		Day:	
Trade Date:		Month:	
Settlement Date:		Year:	



of law, territoriality. This agreement and its enforcement shall be governed by the laws of the State of Tennessee, and federal law as applicable, including the Federal Securities Act, and shall cover individually and collectively all accounts which the undersigned may at any time maintain with Morgan Keegan, shall enter in the benefit of Morgan Keegan and its successors or assigns, and shall be binding upon the undersigned, and the executors, administrators, personal representatives, successors, heirs and assigns of the undersigned. This agreement shall constitute an irrevocable and exclusive agreement in full satisfaction of all claims and demands for damages or compensation for services rendered by Morgan Keegan to the undersigned, and shall constitute an irrevocable and exclusive agreement in full satisfaction of all claims and demands for damages or compensation for services rendered by Morgan Keegan to the undersigned.

16. **Oral instructions.** The undersigned agrees that Morgan Keegan shall incur no liability in acting upon oral instructions given to Morgan Keegan concerning the undersigned's account, provided such instructions reasonably appear to be genuine.

17. **Nonwaiver notice; liability of independent contractors.** Unless otherwise specified by the undersigned, Morgan Keegan is authorized to direct orders from the undersigned on a principal or agency basis in its route on any exchange or other market or place where such business may be transacted for the undersigned's account and risk. Additionally, Morgan Keegan is authorized to hand securities for the benefit of the undersigned in its account name. The undersigned hereby authorizes Morgan Keegan to employ agents on behalf of the undersigned. The identity of any such agent as employed by Morgan Keegan on behalf of the undersigned shall be disclosed in the undersigned's request. Morgan Keegan shall have no liability to the undersigned for the acts and omissions of independent contractors provided, however, in any controversy between the undersigned and such independent contractor, Morgan Keegan shall provide to the undersigned, without expense to the undersigned, such records regarding the transaction as Morgan Keegan has in its possession.

18. **Debit of exchange.** Morgan Keegan shall not be liable to the undersigned for any debit by a market or exchange on which the undersigned may have acquired a position. The undersigned understands that exchanges may change terms, rules and procedures which may affect markets adversely. The exchange may also default on a duty to pay its obligation or may be unable to take or make delivery of positions traded thereon.

19. **Limits on transactions.** Morgan Keegan may limit the number of securities, options or contracts related thereto which it will place, buy, sell or hold for the account of the undersigned and reserves the right to cease accepting orders for additional securities, options or contracts related thereto from the undersigned at any time.

20. **Morgan Keegan recommendations as opinions.** Morgan Keegan's recommendations are recognized by the undersigned as opinions. Such suggestions may deal with future developments that cannot be predicted with certainty, and Morgan Keegan is under no obligation to keep the undersigned abreast of developments in the market concerning securities, options or contracts related thereto and the undersigned shall be responsible for continuing informed of those developments.

21. **Independent recommendations possibly traded create commissions.** Morgan Keegan may from time to time make recommendations concerning the advisability of buying, selling or holding securities, options or contracts related thereto, or employing a trading method or program. The material assistance of Morgan Keegan or any of its officers, directors, employees, customers or shareholders may be inconsistent with the recommendations of Morgan Keegan to the undersigned. Morgan Keegan is in the business of providing securities account services, many of which result in the generation of brokerage commissions. If the undersigned elects to follow a trading program, such a program may result in a higher number of trades being made and a resulting greater amount of commissions being generated in the undersigned's account.

22. **Commissions, fees and charges.** The undersigned agrees that commissions and fees will be charged to the account in accordance with Morgan Keegan policy. Commissions and fees amounts may be charged from time to time by Morgan Keegan without notice to the undersigned. Such fees may include but not be limited to a service charge in the event any account produces no commission revenue in a calendar year and a service charge for accounts transferred to other firms. The undersigned agrees that in the event payment is not made by settlement date for securities purchased in a cash account at the undersigned, to the extent provided by law, a late charge may be imposed at the maximum rate of interest set forth in the Statement of Credit Terms from the settlement date to the date of payment.

23. **Permission to obtain credit reports.** The undersigned authorizes Morgan Keegan to obtain information concerning credit and business conduct of the undersigned at Morgan Keegan deems such to be appropriate. Upon written request from the undersigned, credit reports in the possession of Morgan Keegan will be provided to the undersigned, including the name and address of the consumer credit reporting agency which provided the report.

24. **Receipt of checks; credit card charges when paid.** All checks from the undersigned to be credited to the undersigned's account with Morgan Keegan shall be payable or endorsed to Morgan Keegan & Company Inc. Morgan Keegan may in its discretion (a) refuse to accept for the undersigned's account checks payable to any party other than the undersigned and (b) accept checks for collection only which checks shall not be credited to the undersigned's account until paid.

25. **Attorney's fees.** Any expense, including costs and attorney's fees (whether for outside or inside counsel) incurred by Morgan Keegan in collection of a debt from the undersigned or in enforcing Morgan Keegan's rights under this agreement shall be borne solely by the undersigned. Any expense, including attorney's fees (whether for outside or inside counsel), incurred by Morgan Keegan in defense of an action brought by the undersigned against Morgan Keegan or its agents or employees in connection with any account of the undersigned shall be borne solely by the undersigned should Morgan Keegan prevail.

26. **Notice delivered to undersigned when mailed to account address.** Communications directed to the undersigned at the address then appearing on the account of the undersigned, even by ordinary mail or delivered to such address, shall be deemed to have been personally delivered to the undersigned whether or not actually received.

27. **Notice to Morgan Keegan.** Unless otherwise specified, any notice required by this agreement to be given by the undersigned to Morgan Keegan shall be addressed to the Manager of Morgan Keegan's Customer Service Department at Morgan Keegan's Home Office at Fifty North Front Street, Memphis, Tennessee 38103, or at such other address as Morgan Keegan may instruct in writing.

28. **Execution of prior transactions.** All transactions and dealings with Morgan Keegan prior to the execution of this agreement are hereby ratified by the undersigned and the undersigned hereby agrees that all such transactions and dealings are subject to all terms and conditions of this agreement as if they had taken place subsequent to the execution hereof.

29. **Liability of customer not affecting enforceability of agreement.** In the event any provision or clause of this agreement shall be deemed invalid, void or unenforceable for any reason, that determination shall not affect the remainder of this agreement, which shall continue in full force and effect.

30. **Acceptance of agreement by Morgan Keegan.** Except as provided in paragraph 2 with respect to modification, in acceptance, opening or maintenance of an account for the undersigned by Morgan Keegan shall constitute acceptance of this agreement by Morgan Keegan without signature hereon.

### 31. Joint Accounts.

a. If this is a Joint Account, the undersigned agree that any securities may hereafter be purchased on behalf of this account to buy, sell and otherwise deal in securities through Morgan Keegan as broker to receive for the account confirmations, statements and communications of every kind to receive for the account and to dispose of money, securities and other property, to make, terminate, or modify for the account, agreements relating to these matters or waive any of the provisions of such agreements, and generally to deal with Morgan Keegan as if each of the undersigned alone was the account owner, all without notice to the other account owners. The undersigned agree that notice to any account owner, shall be deemed to be notice to all account owners. Each account owner shall be jointly and severally liable for this account.

b. Morgan Keegan may follow the instructions of any of the undersigned concerning the account and make payments to any of the undersigned, of any or all monies in this account as any of the undersigned may order and direct, even if such deliveries and/or payments shall be made to one of the undersigned personally, and even in this account, Morgan Keegan shall be under no obligation to inquire into the purpose of any such demand for delivery of securities or monies, and Morgan Keegan shall not be bound to see to the application or disposition of the said securities and/or monies as delivered or paid to any of the undersigned.

c. In the event of the death of any of the undersigned, the survivor(s) shall immediately give Morgan Keegan written notice thereof, and Morgan Keegan may, before or after receiving such notice, take such proceedings, require such documents, retain such portion and/or restrict transactions on the account as Morgan Keegan may deem advisable to protect Morgan Keegan against any tax, liability, penalty or loss under any present or future laws or otherwise. The estate of any of the undersigned who shall have died shall be jointly and severally, liable and severally, to Morgan Keegan for any debt or loss in this account resulting from the completion of transactions initiated prior to Morgan Keegan's receipt of a written notice of such death or occurred in the liquidation of the account or the adjustment of the interests of the respective parties.

d. If any taxes or other expenses becoming a lien against or being payable out of the account as the result of the death of any of the undersigned, or through the exercise by him or her, estate or representatives of any rights in the account shall be chargeable against the estate of the survivor(s) as well as against the interest of the estate of the deceased. This provision shall not release the deceased's estate from any liability provided for in this agreement.

### 32. DESIGNATION OF TENANCY:

I. **Joint Tenants with Rights of Survivorship/when one dies his or her interest passes to the survivor(s)**

Morgan Keegan may presume that it is the express intention of the undersigned to create an estate or account as joint tenants with rights of survivorship and not as tenants-in-common, unless otherwise provided by writing this paragraph ("I") and sign in the terms of paragraph ("II") hereafter. In the event of the death of either or any of the undersigned, the entire interest in the joint account shall be vested in the survivor(s) and the same terms and conditions as heretofore held, without in any manner affecting the deceased's estate from the liability.

II. **Tenants-in-Common without Rights of Survivorship/when one dies, his or her interest passes to his or her estate.**

Morgan Keegan may presume that it is the express intention of the undersigned to create an estate or account as tenants-in-common without rights of survivorship and not as joint tenants for interests. In the account shall be set forth below, in the event of the death of either or any of the undersigned, the interests in the account shall be determined as of the date of business on the date of death of the decedent (or on the next following business day if the date of death is a non-business day) as follows:

Name of Tenant	or his or her estate	%	Note:
Name of Tenant	or his or her estate	%	percentage must equal 100%
Name of Tenant	or his or her estate	%	

\*Indicate names and percentage amounts of the interests of each tenant. The only names to be inserted are those of the present owners of the account; heirs or beneficiaries CANNOT be designated on this form.

33. **Non-objection beneficial owners.** Under rule 14b-1(c) of the Securities Exchange Act, Morgan Keegan is required to disclose to the issuer the name, address, and securities position of its customers who are beneficial owners of that issuer's securities unless the customer objects.

34. **Swaps of free credit balances.** Morgan Keegan may sweep all free credit balances daily into a money market fund as designated by the undersigned, or in the event no money market fund is designated, the undersigned understands Morgan Keegan to credit interest on free credit balances maintained for investment, or reinvestment on behalf of the undersigned. The rate of interest paid on these balances will be published periodically by Morgan Keegan, and will vary with market conditions. The policies and procedures governing this payment of interest can be changed at any time. The undersigned agrees that no funds will be swept or receive interest unless the minimum investment requirement is met.

35. **Tax withholding.** Under penalties of perjury, the undersigned certifies (1) that the number shown in this form is the correct taxpayer identification number for the undersigned and (2) that the undersigned is not subject to backup withholding as a result of failure to report all interest or dividends, or the Internal Revenue Service has notified the undersigned that the undersigned is no longer subject to backup withholding. (The undersigned understands that if a notice has been received by the IRS that backup is subject to backup withholding as a result of dividend or interest underreporting, backup must cease until the information contained in clause (2) of this paragraph.)

36. **Receipt of order flow payment.** Client securities orders may be executed with Morgan Keegan itself, with other broker dealers, or through the exchange which the securities are listed. Several of these market facilities offer automated execution services. Morgan Keegan's order routing among the execution facilities depends upon various factors such as the trading characteristics of the particular security and the size of the order. The participants to which Morgan Keegan directs orders will execute such orders at or within the displayed national best bid or offer ("NBBO"), subject to order size and liquidity of market, thus providing the opportunity for best execution at both limit and market orders. Morgan Keegan may receive additional cash remuneration, known as order flow payment, in some instances.

37. **Risk of Loss Disclosure.** You understand, acknowledge and agree that (i) the account is not insured by the Federal Deposit Insurance Corporation (FDIC); (ii) the account is not a deposit account or other obligation of, or guaranteed by, Federal Financial Corporation or any of the banking or other affiliates; and (iii) the funds held in the account are subject to investment risks, including possible loss of the principal amount invested. The trading activities of Federal Financial Corporation may be subject to various risks of securities that are not covered by FDIC. You should refer to disclosure documents relating to particular securities for a discussion of any such trading relationship.